

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
**Product Name:** Long-Term Care  
**Project Name/Number:** Round 4.1 Filing/145GEC01-70  
**Filing Company:** Brighthouse Life Insurance Company

## Filing at a Glance

Company: Brighthouse Life Insurance Company  
Product Name: Long-Term Care  
State: Pennsylvania  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.002 Non Qualified  
Filing Type: Rate - Other (Not M.U. or G.I. Product)  
Date Submitted: 02/26/2019  
SERFF Tr Num: MILL-131718987  
SERFF Status: Assigned  
State Tr Num: MILL-131718987  
State Status: Received Review in Progress  
Co Tr Num: LTC3+ NQ COMP  
  
Implementation: On Approval  
Date Requested:  
Author(s): Mike Bergerson, John Hebig, Joe Neary, Tanisha Duwearatchi, Andrew Duxbury, Brett Jones, Joseph Carlstrom  
Reviewer(s): Jim Lavery (primary), David D'Agostino  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

Proposed 56.1% increase on 691 policyholders of Brighthouse Life forms H-LTC3JP and H-LTC3JP27 (Series name is LTC3+ NQ COMP).

**State:** Pennsylvania  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.002 Non Qualified  
**Product Name:** Long-Term Care  
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**Filing Company:** Brighthouse Life Insurance Company

## General Information

Project Name: Round 4.1 Filing	Status of Filing in Domicile: Authorized
Project Number: 145GEC01-70	Date Approved in Domicile: 05/22/2018
Requested Filing Mode: Review & Approval	Domicile Status Comments: A 15.0% rate increase was filed in Delaware on May 22, 2018.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 56.1%	Filing Status Changed: 02/27/2019
	State Status Changed: 02/27/2019
Deemer Date:	Created By: David Chou
Submitted By: John Hebig	Corresponding Filing Tracking Number:
	State TOI: LTC03I Individual Long Term Care

### Filing Description:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC3JP, et al. and H-LTC3JP27, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from July 1994 through February 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, five prior increases have been approved and implemented on these forms and associated riders.

1.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.

2.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.

3.A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

4.A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.

5.On November 15, 2017, the company requested a rate increase of 71.7%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 56.1% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate

**State:** Pennsylvania **Filing Company:** Brighthouse Life Insurance Company  
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increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

## Company and Contact

### Filing Contact Information

John Hebig, Actuary john.hebig@milliman.com  
 8500 Normandale Lake Blvd. 952-820-2488 [Phone]  
 Suite 1850 952-897-5301 [FAX]  
 MN  
 MINNEAPOLIS, MN 55437-3830

### Filing Company Information

(This filing was made by a third party - millimaninc)

Brighthouse Life Insurance Company	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$100.00  
 Retaliatory? Yes  
 Fee Explanation: The state of domicile, Delaware, has a \$100 fee.  
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
Brighthouse Life Insurance Company	\$100.00	02/26/2019	156237844

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Brighthouse Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	Round 4.1 Filing/145GEC01-70		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	Review and Approval
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	10.000%
<b>Effective Date of Last Rate Revision:</b>	06/02/2018
<b>Filing Method of Last Filing:</b>	Review and Approval
<b>SERFF Tracking Number of Last Filing:</b>	MILL-131126040

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Brighthouse Life Insurance Company	%	56.100%	\$1,163,354	691	\$2,073,715	56.100%	56.100%

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Brighthouse Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	Round 4.1 Filing/145GEC01-70		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JP, H-LTC3JP27, et al.	Revised	Previous State Filing Number: MILL-131126040 Percent Rate Change Request: 56.1	PA_LTC3+_Comp_NQ_Prem_56.1%_20190226.pdf, PA_LTC3+_Comp_NQ_Prem_Current_20190226.pdf,

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	372.14	354.13	336.13	18-44	27.01	25.51	22.51
45-49	444.17	420.16	396.15	45-49	31.51	30.01	27.01
50-54	525.20	495.19	462.17	50-54	36.01	34.51	31.51
55	696.26	651.25	603.23	55	46.52	45.02	42.02
56	741.28	696.26	645.24	56	51.02	48.02	45.02
57	789.30	741.28	687.26	57	54.02	51.02	48.02
58	840.32	786.30	732.28	58	57.02	54.02	51.02
59	894.34	837.32	780.29	59	61.52	57.02	52.52
60	948.36	891.34	831.31	60	64.52	60.02	55.52
61	1,014.38	954.36	888.33	61	69.03	64.52	60.02
62	1,083.41	1,017.38	948.36	62	73.53	69.03	64.52
63	1,155.43	1,086.41	1,014.38	63	78.03	73.53	69.03
64	1,233.46	1,158.44	1,083.41	64	84.03	79.53	73.53
65	1,314.49	1,236.47	1,155.43	65	88.53	84.03	78.03
66	1,443.54	1,359.51	1,269.48	66	97.54	93.04	85.53
67	1,584.60	1,491.56	1,395.53	67	106.54	102.04	94.54
68	1,737.65	1,635.62	1,530.58	68	117.04	111.04	103.54
69	1,908.72	1,794.68	1,680.63	69	127.55	121.55	112.54
70	2,091.79	1,968.74	1,842.69	70	139.55	132.05	123.05
71	2,328.88	2,190.82	2,049.77	71	156.06	147.06	138.05
72	2,586.97	2,436.92	2,280.86	72	174.07	163.56	153.06
73	2,878.08	2,707.02	2,535.95	73	193.57	183.07	171.06
74	3,199.20	3,010.13	2,818.06	74	214.58	202.58	189.07

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,556.34	3,346.26	3,133.18	75	238.59	225.08	210.08
76	4,003.51	3,766.42	3,526.33	76	268.60	253.60	237.09
77	4,504.70	4,237.59	3,967.49	77	303.11	285.11	267.10
78	5,068.91	4,768.79	4,465.68	78	340.63	319.62	300.11
79	5,702.15	5,366.02	5,023.89	79	382.64	360.14	337.63
80		6,035.27	5,651.13	80	429.16	403.65	378.14
81		6,791.56	6,359.39	81	483.18	454.67	426.16
82		7,640.88	7,154.69	82	543.20	511.69	478.68
83		8,595.23	8,049.03	83	612.23	576.22	538.70
84		9,672.64	9,054.41	84	687.26	648.24	606.23
				85	772.79	727.77	681.26
				86	870.33	819.31	766.79
				87	978.37	921.35	862.82
				88	1,101.41	1,036.89	970.87
				89	1,237.97	1,165.94	1,092.41
				90	1,394.02	1,311.49	1,228.96
				91	1,568.09	1,476.56	1,382.02
				92	1,763.16	1,661.13	1,554.59
				93	1,983.75	1,868.20	1,748.16
				94	2,231.34	2,100.79	1,967.24
				95	2,510.44	2,363.39	2,213.33
				96	2,824.06	2,659.00	2,489.44
				97	3,176.70	2,992.13	2,800.05
				98	3,574.35	3,365.77	3,151.19
				99	4,020.01	3,785.92	3,544.33

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	444.17	423.16	399.15	18-44	31.51	30.01	27.01
45-49	528.20	504.19	474.18	45-49	37.51	36.01	33.01
50-54	627.24	594.22	561.21	50-54	43.52	40.52	37.51
55	831.31	780.29	726.27	55	55.52	52.52	49.52
56	888.33	834.31	777.29	56	60.02	57.02	54.02
57	945.36	888.33	828.31	57	64.52	60.02	57.02
58	1,005.38	948.36	885.33	58	67.53	64.52	60.02
59	1,071.40	1,008.38	942.35	59	72.03	69.03	64.52
60	1,140.43	1,074.40	1,005.38	60	76.53	72.03	67.53
61	1,218.46	1,146.43	1,074.40	61	82.53	78.03	72.03
62	1,299.49	1,224.46	1,143.43	62	87.03	82.53	78.03
63	1,386.52	1,305.49	1,221.46	63	93.04	88.53	82.53
64	1,479.56	1,392.52	1,302.49	64	99.04	93.04	88.53
65	1,575.59	1,482.56	1,386.52	65	105.04	99.04	93.04
66	1,734.65	1,629.61	1,524.57	66	117.04	109.54	103.54
67	1,905.72	1,791.67	1,677.63	67	127.55	121.55	114.04
68	2,094.79	1,968.74	1,842.69	68	141.05	133.55	124.55
69	2,301.87	2,163.81	2,025.76	69	154.56	147.06	136.55
70	2,526.95	2,376.89	2,223.84	70	169.56	160.56	150.06
71	2,824.06	2,659.00	2,487.94	71	190.57	180.07	168.06
72	3,157.19	2,971.12	2,782.05	72	211.58	201.08	187.57
73	3,526.33	3,319.25	3,109.17	73	237.09	223.58	208.58
74	3,940.48	3,709.40	3,478.31	74	264.10	249.09	234.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,402.66	4,144.56	3,886.46	75	294.11	277.60	259.60
76	4,954.86	4,663.76	4,372.65	76	331.62	313.62	292.61
77	5,576.10	5,245.97	4,918.85	77	373.64	352.63	330.12
78	6,272.36	5,903.22	5,534.08	78	418.66	396.15	370.64
79	7,055.66	6,641.50	6,224.34	79	471.18	445.67	417.16
				80	529.70	499.69	468.18
				81	597.22	562.71	526.70
				82	670.75	633.24	592.72
				83	754.78	711.27	667.75
				84	849.32	799.80	750.28
				85	954.36	898.84	843.32
				86	1,074.40	1,011.38	949.86
				87	1,207.95	1,138.93	1,068.40
				88	1,359.51	1,279.98	1,201.95
				89	1,529.08	1,440.54	1,352.01
				90	1,721.15	1,620.61	1,520.07
				91	1,935.73	1,823.19	1,710.64
				92	2,177.32	2,051.27	1,923.72
				93	2,448.92	2,306.37	2,163.81
				94	2,755.04	2,595.98	2,435.42
				95	3,100.17	2,920.10	2,738.53
				96	3,487.31	3,284.74	3,082.16
				97	3,922.48	3,694.39	3,466.30
				98	4,413.16	4,156.56	3,899.97
				99	4,965.37	4,675.76	4,387.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	570.21	537.20	504.19	18-44	39.01	37.51	34.51
45-49	681.26	639.24	600.23	45-49	48.02	45.02	42.02
50-54	807.30	759.29	711.27	50-54	55.52	52.52	49.52
55	1,056.40	993.37	927.35	55	70.53	67.53	63.02
56	1,128.42	1,059.40	990.37	56	76.53	72.03	67.53
57	1,200.45	1,128.42	1,053.40	57	81.03	78.03	72.03
58	1,281.48	1,203.45	1,122.42	58	87.03	82.53	76.53
59	1,365.51	1,281.48	1,197.45	59	91.53	88.53	82.53
60	1,452.55	1,362.51	1,272.48	60	97.54	93.04	87.03
61	1,548.58	1,455.55	1,362.51	61	105.04	100.54	93.04
62	1,650.62	1,551.58	1,455.55	62	112.54	106.54	99.04
63	1,758.66	1,656.62	1,554.59	63	120.05	112.54	105.04
64	1,875.71	1,767.67	1,662.63	64	127.55	120.05	112.54
65	1,995.75	1,884.71	1,773.67	65	135.05	127.55	118.54
66	2,205.83	2,082.78	1,956.74	66	150.06	141.05	132.05
67	2,436.92	2,298.87	2,157.81	67	165.06	156.06	145.55
68	2,692.01	2,535.95	2,379.90	68	181.57	171.06	160.56
69	2,977.12	2,800.05	2,622.99	69	199.58	189.07	177.07
70	3,286.24	3,088.16	2,890.09	70	219.08	207.08	195.07
71	3,688.39	3,469.31	3,247.22	71	246.09	232.59	219.08
72	4,141.56	3,895.47	3,649.37	72	277.60	261.10	246.09
73	4,645.75	4,372.65	4,096.54	73	310.62	294.11	276.10
74	5,212.96	4,909.85	4,603.73	74	349.63	330.12	309.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,849.20	5,510.07	5,167.94	75	391.65	369.14	346.63
76	6,581.48	6,200.33	5,819.19	76	441.17	415.66	390.15
77	7,403.79	6,977.63	6,548.46	77	496.69	468.18	439.67
78	8,331.14	7,850.95	7,370.77	78	558.21	526.70	493.69
79	9,372.53	8,835.33	8,295.12	79	627.24	591.22	555.21
				80	705.27	664.75	622.73
				81	793.80	748.78	700.76
				82	892.84	841.82	789.30
				83	1,003.88	946.86	886.83
				84	1,129.93	1,063.90	997.88
				85	1,269.48	1,195.95	1,122.42
				86	1,428.54	1,346.01	1,263.48
				87	1,607.10	1,514.07	1,421.03
				88	1,808.18	1,703.14	1,599.60
				89	2,034.77	1,916.22	1,799.18
				90	2,288.36	2,156.31	2,022.76
				91	2,574.97	2,424.91	2,276.36
				92	2,896.09	2,728.03	2,559.96
				93	3,257.73	3,068.65	2,881.08
				94	3,664.38	3,452.80	3,241.22
				95	4,123.55	3,884.96	3,644.87
				96	4,638.25	4,369.64	4,101.04
				97	5,217.46	4,915.85	4,614.24
				98	5,870.21	5,531.08	5,190.45
				99	6,603.99	6,221.34	5,838.70

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**UNLIMITED BENEFIT PERIOD**

Issue Age	\$50 Base Benefit Elimination Period			Issue Age	Additional \$5 Increments Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	738.28	702.26	666.25	18-44	49.52	48.02	45.02
45-49	876.33	834.31	789.30	45-49	60.02	57.02	54.02
50-54	1,035.39	984.37	933.35	50-54	70.53	67.53	64.52
55	1,359.51	1,296.49	1,233.46	55	93.04	88.53	84.03
56	1,452.55	1,386.52	1,317.50	56	99.04	94.54	90.03
57	1,551.58	1,479.56	1,404.53	57	106.54	100.54	96.04
58	1,659.62	1,578.59	1,494.56	58	112.54	108.04	102.04
59	1,770.67	1,683.63	1,593.60	59	120.05	115.54	109.54
60	1,890.71	1,794.68	1,698.64	60	126.05	121.55	115.54
61	2,016.76	1,914.72	1,815.68	61	135.05	130.55	123.05
62	2,148.81	2,043.77	1,938.73	62	144.05	138.05	132.05
63	2,286.86	2,178.82	2,067.78	63	153.06	147.06	139.55
64	2,436.92	2,322.87	2,208.83	64	163.56	157.56	148.56
65	2,595.98	2,475.93	2,355.89	65	174.07	166.56	157.56
66	2,863.08	2,731.03	2,595.98	66	192.07	184.57	174.07
67	3,157.19	3,010.13	2,860.08	67	211.58	202.58	192.07
68	3,481.31	3,316.25	3,151.19	68	232.59	223.58	211.58
69	3,838.44	3,655.38	3,472.31	69	256.60	246.09	234.09
70	4,228.59	4,027.52	3,823.44	70	282.11	270.10	256.60
71	4,729.78	4,507.70	4,279.61	71	316.62	303.11	288.11
72	5,290.99	5,041.90	4,789.80	72	354.13	339.13	321.12
73	5,918.23	5,639.12	5,360.02	73	396.15	378.14	360.14
74	6,617.49	6,308.37	5,999.26	74	442.67	423.16	402.15

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	7,400.79	7,055.66	6,710.53	75	495.19	472.68	448.67
76	8,328.13	7,940.99	7,553.84	76	558.21	532.70	505.69
77	9,369.53	8,934.36	8,499.20	77	627.24	598.73	568.71
78	10,542.97	10,053.78	9,561.60	78	705.27	672.25	639.24
79	11,863.46	11,311.26	10,759.05	79	793.80	756.28	718.77
				80	891.34	849.32	807.30
				81	1,003.88	955.86	909.34
				82	1,128.42	1,075.90	1,023.39
				83	1,269.48	1,209.46	1,150.93
				84	1,428.54	1,361.01	1,294.99
				85	1,605.60	1,530.58	1,455.55
				86	1,806.68	1,722.65	1,638.62
				87	2,033.27	1,937.23	1,842.69
				88	2,286.86	2,180.32	2,073.78
				89	2,571.97	2,451.92	2,331.88
				90	2,894.59	2,759.54	2,622.99
				91	3,256.23	3,103.17	2,951.61
				92	3,662.88	3,491.81	3,320.75
				93	4,120.55	3,928.48	3,734.91
				94	4,635.24	4,419.16	4,201.58
				95	5,214.46	4,971.37	4,726.78
				96	5,865.71	5,592.60	5,318.00
				97	6,599.48	6,291.87	5,982.75
				98	7,424.79	7,078.16	6,730.03
				99	8,352.14	7,962.00	7,571.85

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD INFLATION BENEFITS**  
**FORM: H-LTC3JP, H-LTC3JP27, et al.**  
**RIDER: H-5AI**

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	735.28	690.26	645.24	18-44	49.52	46.52	43.52
45-49	870.33	816.31	762.29	45-49	58.52	55.52	52.52
50-54	1,026.39	963.36	897.34	50-54	69.03	66.02	61.52
55	1,296.49	1,221.46	1,143.43	55	87.03	82.53	76.53
56	1,368.52	1,290.49	1,209.46	56	93.04	88.53	82.53
57	1,446.54	1,362.51	1,275.48	57	97.54	93.04	87.03
58	1,527.57	1,437.54	1,344.51	58	103.54	99.04	91.53
59	1,611.61	1,518.57	1,419.53	59	109.54	103.54	97.54
60	1,698.64	1,599.60	1,497.56	60	115.54	109.54	102.04
61	1,797.68	1,692.64	1,587.60	61	123.05	115.54	108.04
62	1,902.72	1,791.67	1,677.63	62	129.05	123.05	114.04
63	2,013.76	1,896.71	1,776.67	63	136.55	129.05	120.05
64	2,130.80	2,007.76	1,878.71	64	144.05	136.55	127.55
65	2,253.85	2,121.80	1,986.75	65	151.56	142.55	133.55
66	2,442.92	2,298.87	2,154.81	66	165.06	154.56	145.55
67	2,647.00	2,490.94	2,331.88	67	178.57	168.06	157.56
68	2,866.08	2,698.02	2,526.95	68	193.57	181.57	169.56
69	3,103.17	2,923.10	2,737.03	69	208.58	196.57	183.07
70	3,361.26	3,163.19	2,965.12	70	225.08	211.58	198.07
71	3,688.39	3,472.31	3,253.22	71	247.59	232.59	217.58
72	4,045.52	3,805.43	3,565.34	72	271.60	255.10	238.59
73	4,438.67	4,174.57	3,910.47	73	297.11	280.61	262.60
74	4,867.83	4,579.72	4,288.61	74	327.12	307.62	288.11

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD INFLATION BENEFITS**  
**FORM: H-LTC3JP, H-LTC3JP27, et al.**  
**RIDER: H-5AI**

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,339.01	5,020.89	4,699.77	75	357.13	336.13	315.12
76	6,008.26	5,651.13	5,290.99	76	402.15	378.14	355.63
77	6,761.54	6,359.39	5,951.24	77	451.67	426.16	399.15
78	7,607.86	7,154.69	6,698.52	78	508.69	478.68	448.67
79	8,559.22	8,049.03	7,535.84	79	571.72	538.70	505.69
80		9,054.41	8,478.19	80		604.73	567.21
81		10,188.83	9,540.59	81		681.26	639.24
82		11,461.31	10,735.04	82		765.29	718.77
83		12,892.85	12,079.55	83		861.32	807.30
84		14,504.46	13,592.12	84		969.36	907.84

<u>Fractional Premiums (expressed as a percent of annual premium)</u>	
Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	888.33	837.32	786.30	18-44	61.52	58.52	54.02
45-49	1,056.40	993.37	930.35	45-49	72.03	69.03	64.52
50-54	1,254.47	1,176.44	1,098.41	50-54	84.03	79.53	75.03
55	1,596.60	1,506.57	1,416.53	55	108.04	102.04	94.54
56	1,689.64	1,593.60	1,497.56	56	114.04	108.04	100.54
57	1,785.67	1,683.63	1,581.60	57	121.55	114.04	106.54
58	1,887.71	1,779.67	1,668.63	58	127.55	120.05	112.54
59	1,995.75	1,878.71	1,761.66	59	135.05	127.55	118.54
60	2,106.79	1,983.75	1,857.70	60	141.05	133.55	124.55
61	2,226.84	2,097.79	1,965.74	61	150.06	142.55	132.05
62	2,352.89	2,214.83	2,076.78	62	159.06	150.06	139.55
63	2,484.94	2,340.88	2,193.83	63	166.56	157.56	147.06
64	2,622.99	2,472.93	2,319.87	64	177.07	166.56	156.06
65	2,770.04	2,610.98	2,448.92	65	186.07	175.57	163.56
66	3,007.13	2,836.07	2,659.00	66	202.58	190.57	178.57
67	3,265.23	3,076.16	2,884.09	67	220.58	207.08	193.57
68	3,544.33	3,337.26	3,130.18	68	238.59	225.08	210.08
69	3,847.45	3,622.36	3,394.28	69	259.60	244.59	228.09
70	4,174.57	3,928.48	3,682.39	70	280.61	264.10	247.59
71	4,588.73	4,318.63	4,048.52	71	309.12	291.11	273.10
72	5,044.90	4,747.79	4,450.67	72	339.13	319.62	300.11
73	5,546.09	5,218.96	4,891.84	73	372.14	351.13	328.62
74	6,095.29	5,735.16	5,375.02	74	409.65	385.65	361.64
75	6,698.52	6,302.37	5,906.22	75	448.67	423.16	396.15
76	7,538.84	7,091.67	6,647.50	76	505.69	477.18	445.67
77	8,481.19	7,980.00	7,481.82	77	568.71	535.70	501.19
78	9,543.59	8,979.38	8,418.17	78	639.24	601.73	564.21
79	10,738.04	10,104.80	9,471.56	79	718.77	676.75	634.74

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,185.45	1,116.42	1,047.39	18-44	79.53	75.03	70.53
45-49	1,395.53	1,317.50	1,236.47	45-49	94.54	90.03	84.03
50-54	1,638.62	1,548.58	1,455.55	50-54	111.04	105.04	97.54
55	2,133.80	2,010.76	1,884.71	55	142.55	135.05	126.05
56	2,250.85	2,121.80	1,992.75	56	151.56	144.05	133.55
57	2,373.89	2,238.84	2,103.79	57	160.56	151.56	141.05
58	2,505.94	2,361.89	2,220.84	58	169.56	159.06	148.56
59	2,640.99	2,493.94	2,343.88	59	178.57	168.06	157.56
60	2,785.05	2,628.99	2,472.93	60	187.57	177.07	165.06
61	2,944.11	2,779.05	2,610.98	61	198.07	187.57	175.57
62	3,109.17	2,935.10	2,758.04	62	210.08	198.07	184.57
63	3,286.24	3,097.17	2,911.10	63	220.58	208.58	195.07
64	3,469.31	3,271.23	3,073.16	64	232.59	220.58	205.58
65	3,664.38	3,454.30	3,241.22	65	244.59	231.09	216.08
66	3,988.50	3,760.42	3,529.33	66	267.10	252.09	235.59
67	4,342.63	4,090.54	3,838.44	67	291.11	274.60	256.60
68	4,723.78	4,453.68	4,177.57	68	316.62	298.61	280.61
69	5,140.93	4,843.82	4,546.71	69	345.13	325.62	304.61
70	5,594.11	5,269.98	4,945.86	70	375.14	354.13	331.62
71	6,164.32	5,807.19	5,450.05	71	414.16	390.15	366.14
72	6,788.55	6,395.41	6,002.26	72	454.67	429.16	402.15
73	7,475.81	7,043.65	6,611.49	73	501.19	472.68	442.67
74	8,235.10	7,757.92	7,280.74	74	552.21	520.70	487.68
75	9,069.41	8,544.22	8,019.02	75	606.23	571.72	535.70
76	10,206.84	9,615.62	9,024.40	76	682.76	643.74	603.23
77	11,482.32	10,819.07	10,152.82	77	768.29	723.27	678.26
78	12,919.86	12,172.58	11,422.30	78	862.82	813.31	763.79
79	14,537.47	13,694.15	12,850.84	79	970.87	915.34	858.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**STANDARD INFLATION BENEFITS**  
**FORM: H-LTC3JP, H-LTC3JP27, et al.**  
**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,527.57	1,461.55	1,392.52	18-44	103.54	99.04	93.04
45-49	1,827.69	1,743.66	1,659.62	45-49	123.05	118.54	111.04
50-54	2,181.82	2,079.78	1,974.74	50-54	145.55	139.55	132.05
55	2,809.06	2,674.01	2,535.95	55	187.57	180.07	171.06
56	2,965.12	2,824.06	2,680.01	56	198.07	190.57	181.57
57	3,130.18	2,980.12	2,830.07	57	210.08	201.08	190.57
58	3,304.24	3,148.18	2,986.12	58	222.08	211.58	201.08
59	3,487.31	3,322.25	3,154.19	59	234.09	223.58	213.08
60	3,679.38	3,505.32	3,328.25	60	246.09	235.59	223.58
61	3,886.46	3,700.39	3,517.32	61	261.10	249.09	237.09
62	4,099.54	3,907.47	3,712.40	62	274.60	262.60	249.09
63	4,327.63	4,123.55	3,919.48	63	289.61	277.60	264.10
64	4,567.72	4,354.64	4,138.56	64	306.12	292.61	277.60
65	4,819.81	4,594.73	4,369.64	65	322.62	307.62	292.61
66	5,236.97	4,990.88	4,747.79	66	351.13	334.63	318.12
67	5,687.14	5,420.04	5,152.94	67	381.14	363.14	345.13
68	6,173.32	5,885.21	5,597.11	68	412.66	394.65	375.14
69	6,704.52	6,392.41	6,077.29	69	448.67	427.66	406.65
70	7,280.74	6,938.61	6,596.48	70	486.18	463.67	441.17
71	7,995.01	7,619.87	7,244.73	71	534.20	510.19	484.68
72	8,775.30	8,367.15	7,955.99	72	586.72	559.71	532.70
73	9,633.63	9,186.46	8,736.29	73	643.74	613.73	583.72
74	10,575.98	10,083.79	9,594.61	74	706.77	675.25	640.74
75	11,608.37	11,071.17	10,533.96	75	775.79	739.78	702.26
76	13,060.92	12,457.69	11,851.46	76	873.33	832.81	790.80
77	14,696.53	14,012.27	13,331.02	77	982.87	936.35	889.83
78	16,533.22	15,764.93	14,996.64	78	1,104.42	1,053.40	1,000.88
79	18,601.00	17,736.67	16,869.35	79	1,242.47	1,185.45	1,126.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	327.12	309.12	288.11	18-44	24.01	22.51	21.01
45-49	381.14	363.14	339.13	45-49	28.51	27.01	24.01
50-54	441.17	420.16	396.15	50-54	31.51	30.01	27.01
55	603.23	564.21	525.20	55	40.52	39.01	36.01
56	645.24	606.23	564.21	56	43.52	42.02	39.01
57	690.26	648.24	600.23	57	46.52	45.02	42.02
58	738.28	690.26	642.24	58	51.02	48.02	45.02
59	789.30	738.28	687.26	59	54.02	51.02	48.02
60	843.32	789.30	732.28	60	57.02	54.02	51.02
61	903.34	846.32	786.30	61	61.52	58.52	55.52
62	969.36	906.34	843.32	62	66.02	63.02	58.52
63	1,035.39	972.37	906.34	63	70.53	66.02	63.02
64	1,107.42	1,041.39	972.37	64	75.03	70.53	67.53
65	1,185.45	1,113.42	1,041.39	65	79.53	75.03	70.53
66	1,299.49	1,221.46	1,140.43	66	88.53	82.53	78.03
67	1,422.54	1,335.50	1,248.47	67	96.04	91.53	85.53
68	1,554.59	1,461.55	1,368.52	68	105.04	99.04	93.04
69	1,701.64	1,599.60	1,497.56	69	115.54	109.54	102.04
70	1,860.70	1,749.66	1,638.62	70	126.05	118.54	111.04
71	2,076.78	1,953.74	1,830.69	71	141.05	133.55	124.55
72	2,316.87	2,178.82	2,040.77	72	157.56	148.56	138.05
73	2,586.97	2,430.91	2,277.86	73	175.57	165.06	154.56
74	2,884.09	2,713.02	2,541.96	74	195.07	183.07	171.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,217.21	3,025.14	2,833.07	75	216.08	204.08	190.57
76	3,622.36	3,406.28	3,190.20	76	243.09	229.59	214.58
77	4,075.53	3,832.44	3,592.35	77	274.60	258.10	241.59
78	4,582.72	4,312.62	4,042.52	78	307.62	291.11	271.60
79	5,158.94	4,855.83	4,549.71	79	346.63	327.12	304.61
80		5,462.06	5,119.93	80	388.65	366.14	342.13
81		6,146.31	5,762.17	81	438.16	412.66	385.65
82		6,914.60	6,479.44	82	492.19	463.67	433.66
83		7,778.93	7,289.74	83	553.71	522.20	487.68
84		8,751.29	8,199.09	84	622.73	586.72	549.21
				85	699.26	658.75	616.73
				86	787.80	741.28	694.76
				87	885.33	834.31	781.79
				88	996.37	939.35	879.33
				89	1,120.92	1,056.40	988.87
				90	1,260.47	1,188.45	1,111.92
				91	1,418.03	1,335.50	1,251.47
				92	1,595.10	1,503.57	1,407.53
				93	1,794.68	1,691.14	1,583.10
				94	2,019.76	1,902.72	1,781.17
				95	2,271.85	2,139.81	2,003.25
				96	2,555.46	2,406.91	2,253.85
				97	2,875.08	2,708.52	2,535.95
				98	3,233.72	3,046.15	2,852.57
				99	3,637.37	3,427.29	3,208.21

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	378.14	354.13	330.12	18-44	27.01	25.51	24.01
45-49	447.17	420.16	393.15	45-49	31.51	30.01	28.51
50-54	522.20	492.19	462.17	50-54	36.01	34.51	31.51
55	720.27	672.25	624.23	55	48.02	46.52	43.52
56	771.29	720.27	669.25	56	52.52	51.02	46.52
57	822.31	771.29	717.27	57	55.52	54.02	49.52
58	879.33	825.31	768.29	58	60.02	57.02	54.02
59	939.35	882.33	822.31	59	64.52	61.52	57.02
60	1,002.38	942.35	879.33	60	67.53	64.52	60.02
61	1,074.40	1,008.38	942.35	61	73.53	69.03	64.52
62	1,149.43	1,080.41	1,008.38	62	78.03	75.03	69.03
63	1,227.46	1,155.43	1,077.41	63	84.03	79.53	73.53
64	1,314.49	1,236.47	1,155.43	64	88.53	85.53	79.53
65	1,404.53	1,320.50	1,233.46	65	94.54	90.03	84.03
66	1,545.58	1,455.55	1,359.51	66	105.04	99.04	93.04
67	1,701.64	1,599.60	1,497.56	67	115.54	109.54	102.04
68	1,872.70	1,761.66	1,647.62	68	126.05	120.05	111.04
69	2,058.77	1,938.73	1,812.68	69	138.05	130.55	123.05
70	2,262.85	2,130.80	1,995.75	70	151.56	142.55	133.55
71	2,529.95	2,382.90	2,232.84	71	169.56	160.56	150.06
72	2,830.07	2,665.00	2,496.94	72	190.57	180.07	168.06
73	3,163.19	2,980.12	2,791.05	73	213.08	201.08	187.57
74	3,535.33	3,331.25	3,121.17	74	238.59	225.08	210.08

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,952.49	3,721.40	3,490.31	75	265.60	250.59	234.09
76	4,450.67	4,189.58	3,928.48	76	300.11	282.11	264.10
77	5,005.88	4,714.77	4,420.66	77	336.13	318.12	297.11
78	5,633.12	5,303.00	4,972.87	78	378.14	357.13	334.63
79	6,341.39	5,969.25	5,594.11	79	424.66	400.65	375.14
				80	477.18	450.17	421.66
				81	537.20	507.19	474.18
				82	604.73	570.21	534.20
				83	679.76	640.74	600.23
				84	763.79	720.27	675.25
				85	858.32	808.80	757.79
				86	966.36	910.84	853.82
				87	1,086.41	1,024.89	960.36
				88	1,222.96	1,152.43	1,080.41
				89	1,376.02	1,296.49	1,213.96
				90	1,547.08	1,458.55	1,367.01
				91	1,740.66	1,640.12	1,536.58
				92	1,958.24	1,845.69	1,728.65
				93	2,202.83	2,075.28	1,944.73
				94	2,478.93	2,334.88	2,187.82
				95	2,788.05	2,627.49	2,460.93
				96	3,136.18	2,956.11	2,768.54
				97	3,527.83	3,325.25	3,115.17
				98	3,968.99	3,740.91	3,503.82
				99	4,465.68	4,207.58	3,941.98

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	468.18	438.16	405.15	18-44	31.51	30.01	28.51
45-49	549.21	516.19	483.18	45-49	39.01	36.01	34.51
50-54	639.24	606.23	573.22	50-54	45.02	42.02	39.01
55	903.34	855.32	804.30	55	61.52	58.52	54.02
56	969.36	915.34	861.32	56	66.02	63.02	58.52
57	1,035.39	978.37	918.35	57	70.53	67.53	63.02
58	1,107.42	1,044.39	978.37	58	75.03	72.03	67.53
59	1,185.45	1,116.42	1,044.39	59	81.03	76.53	72.03
60	1,266.48	1,191.45	1,113.42	60	85.53	81.03	76.53
61	1,356.51	1,275.48	1,194.45	61	91.53	87.03	82.53
62	1,449.55	1,365.51	1,281.48	62	99.04	93.04	87.03
63	1,548.58	1,461.55	1,371.52	63	105.04	99.04	93.04
64	1,656.62	1,566.59	1,470.55	64	112.54	106.54	99.04
65	1,770.67	1,674.63	1,575.59	65	120.05	112.54	105.04
66	1,959.74	1,851.70	1,743.66	66	133.55	124.55	117.04
67	2,169.82	2,046.77	1,923.72	67	147.06	138.05	129.05
68	2,397.90	2,262.85	2,124.80	68	162.06	153.06	142.55
69	2,653.00	2,502.94	2,349.88	69	178.57	169.56	157.56
70	2,935.10	2,764.04	2,592.98	70	196.57	186.07	174.07
71	3,295.24	3,103.17	2,911.10	71	220.58	210.08	196.57
72	3,697.39	3,484.31	3,268.23	72	247.59	234.09	219.08
73	4,150.56	3,907.47	3,667.38	73	279.11	262.60	246.09
74	4,657.75	4,387.65	4,117.55	74	312.12	295.61	276.10

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,224.97	4,921.85	4,618.74	75	349.63	330.12	309.12
76	5,882.21	5,540.08	5,197.96	76	394.65	372.14	348.13
77	6,617.49	6,233.35	5,849.20	77	442.67	418.66	391.65
78	7,448.80	7,013.64	6,581.48	78	498.19	469.68	441.17
79	8,382.15	7,892.97	7,403.79	79	559.71	528.20	495.19
				80	628.74	592.72	556.71
				81	708.27	667.75	627.24
				82	796.80	750.28	705.27
				83	895.84	844.82	792.30
				84	1,008.38	949.86	891.34
				85	1,132.93	1,068.40	1,002.38
				86	1,275.48	1,201.95	1,128.42
				87	1,434.54	1,353.51	1,269.48
				88	1,613.11	1,521.57	1,428.54
				89	1,815.68	1,712.14	1,607.10
				90	2,042.27	1,926.73	1,806.68
				91	2,297.36	2,166.82	2,033.27
				92	2,583.97	2,436.92	2,286.86
				93	2,908.09	2,741.53	2,571.97
				94	3,271.23	3,085.16	2,894.59
				95	3,679.38	3,470.81	3,256.23
				96	4,140.06	3,904.47	3,662.88
				97	4,656.25	4,392.15	4,120.55
				98	5,238.47	4,941.36	4,635.24
				99	5,894.22	5,558.09	5,214.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	597.22	564.21	531.20	18-44	40.52	39.01	37.51
45-49	717.27	678.26	639.24	45-49	49.52	48.02	45.02
50-54	855.32	810.30	765.29	50-54	57.02	55.52	52.52
55	1,170.44	1,116.42	1,062.40	55	79.53	76.53	72.03
56	1,251.47	1,194.45	1,137.43	56	85.53	82.53	78.03
57	1,338.50	1,275.48	1,215.46	57	91.53	88.53	82.53
58	1,428.54	1,362.51	1,296.49	58	97.54	94.54	88.53
59	1,527.57	1,455.55	1,386.52	59	105.04	100.54	94.54
60	1,629.61	1,554.59	1,479.56	60	111.04	106.54	100.54
61	1,746.66	1,665.63	1,584.60	61	118.54	114.04	108.04
62	1,869.70	1,782.67	1,695.64	62	127.55	121.55	115.54
63	2,001.75	1,908.72	1,812.68	63	135.05	130.55	123.05
64	2,145.81	2,043.77	1,938.73	64	144.05	138.05	132.05
65	2,295.86	2,184.82	2,073.78	65	153.06	147.06	139.55
66	2,529.95	2,409.91	2,286.86	66	169.56	162.06	154.56
67	2,788.05	2,656.00	2,520.95	67	186.07	178.57	169.56
68	3,073.16	2,926.10	2,779.05	68	205.58	198.07	187.57
69	3,388.28	3,226.21	3,061.15	69	226.59	217.58	207.08
70	3,730.40	3,553.34	3,373.27	70	249.09	238.59	226.59
71	4,177.57	3,982.50	3,781.42	71	279.11	267.10	253.60
72	4,675.76	4,459.68	4,237.59	72	313.62	300.11	285.11
73	5,236.97	4,993.88	4,747.79	73	351.13	334.63	318.12
74	5,861.21	5,591.10	5,318.00	74	393.15	375.14	355.63

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	6,560.47	6,260.36	5,957.24	75	439.67	418.66	397.65
76	7,382.78	7,043.65	6,701.52	76	495.19	471.18	448.67
77	8,307.13	7,925.98	7,538.84	77	556.71	531.20	504.19
78	9,348.52	8,916.36	8,481.19	78	625.74	597.22	567.21
79	10,518.96	10,032.78	9,540.59	79	703.76	672.25	637.74
				80	790.80	754.78	717.27
				81	889.83	849.32	807.30
				82	1,000.88	955.86	907.84
				83	1,126.92	1,074.40	1,020.38
				84	1,266.48	1,207.95	1,147.93
				85	1,424.04	1,358.01	1,290.49
				86	1,602.60	1,529.08	1,452.55
				87	1,803.68	1,719.65	1,634.11
				88	2,028.76	1,934.23	1,838.19
				89	2,282.36	2,175.82	2,067.78
				90	2,567.47	2,447.42	2,325.88
				91	2,887.09	2,753.54	2,616.98
				92	3,248.72	3,098.67	2,944.11
				93	3,653.88	3,485.81	3,311.75
				94	4,111.55	3,920.98	3,725.90
				95	4,624.74	4,410.16	4,191.08
				96	5,202.46	4,962.37	4,714.77
				97	5,853.70	5,582.10	5,304.50
				98	6,584.48	6,279.86	5,967.75
				99	7,408.29	7,064.66	6,713.53

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	621.23	588.22	555.21	18-44	43.52	40.52	37.51
45-49	735.28	693.26	654.25	45-49	52.52	49.52	45.02
50-54	864.33	816.31	765.29	50-54	60.02	57.02	52.52
55	1,143.43	1,074.40	1,005.38	55	76.53	72.03	67.53
56	1,209.46	1,137.43	1,065.40	56	82.53	76.53	72.03
57	1,281.48	1,203.45	1,125.42	57	87.03	81.03	76.53
58	1,353.51	1,272.48	1,191.45	58	91.53	87.03	81.03
59	1,431.54	1,347.51	1,257.47	59	97.54	91.53	85.53
60	1,512.57	1,422.54	1,329.50	60	102.04	96.04	90.03
61	1,602.60	1,506.57	1,407.53	61	108.04	102.04	96.04
62	1,698.64	1,596.60	1,491.56	62	115.54	108.04	102.04
63	1,797.68	1,689.64	1,578.59	63	121.55	114.04	108.04
64	1,902.72	1,788.67	1,668.63	64	129.05	121.55	114.04
65	2,013.76	1,890.71	1,764.66	65	135.05	127.55	120.05
66	2,184.82	2,052.77	1,917.72	66	147.06	139.55	130.55
67	2,367.89	2,226.84	2,079.78	67	159.06	150.06	141.05
68	2,568.97	2,415.91	2,256.85	68	172.56	163.56	153.06
69	2,785.05	2,619.99	2,448.92	69	187.57	177.07	165.06
70	3,019.14	2,839.07	2,656.00	70	202.58	190.57	178.57
71	3,316.25	3,118.17	2,917.10	71	223.58	210.08	196.57
72	3,640.37	3,421.29	3,202.21	72	244.59	229.59	216.08
73	3,994.50	3,754.41	3,514.32	73	267.10	252.09	237.09
74	4,384.65	4,120.55	3,856.45	74	294.11	277.60	259.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,810.81	4,522.70	4,231.59	75	321.12	303.11	283.61
76	5,414.04	5,089.92	4,762.79	76	361.64	342.13	319.62
77	6,089.29	5,726.15	5,360.02	77	406.65	384.14	360.14
78	6,848.58	6,440.42	6,032.27	78	457.67	432.16	403.65
79	7,700.90	7,244.73	6,785.55	79	516.19	484.68	454.67
80		8,148.07	7,634.87	80		544.70	510.19
81		9,168.45	8,592.23	81		613.73	574.72
82		10,317.88	9,666.64	82		690.26	646.74
83		11,608.37	10,876.09	83		775.79	726.27
84		13,060.92	12,238.61	84		873.33	817.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	759.29	714.27	669.25	18-44	51.02	48.02	45.02
45-49	897.34	846.32	792.30	45-49	61.52	57.02	54.02
50-54	1,056.40	996.37	936.35	50-54	72.03	67.53	63.02
55	1,392.52	1,314.49	1,236.47	55	94.54	88.53	82.53
56	1,476.56	1,392.52	1,311.49	56	100.54	94.54	88.53
57	1,563.59	1,476.56	1,386.52	57	106.54	99.04	93.04
58	1,656.62	1,560.59	1,467.55	58	112.54	105.04	99.04
59	1,755.66	1,653.62	1,551.58	59	118.54	111.04	103.54
60	1,857.70	1,749.66	1,641.62	60	124.55	117.04	109.54
61	1,968.74	1,854.70	1,740.66	61	132.05	124.55	117.04
62	2,082.78	1,962.74	1,839.69	62	139.55	132.05	123.05
63	2,205.83	2,076.78	1,947.73	63	148.56	139.55	130.55
64	2,334.88	2,199.83	2,061.78	64	156.06	148.56	138.05
65	2,469.93	2,325.88	2,181.82	65	165.06	156.06	145.55
66	2,683.01	2,526.95	2,370.89	66	180.07	169.56	159.06
67	2,914.10	2,743.03	2,574.97	67	195.07	184.57	172.56
68	3,163.19	2,980.12	2,797.05	68	213.08	201.08	187.57
69	3,433.29	3,235.22	3,037.14	69	231.09	217.58	204.08
70	3,727.40	3,511.32	3,295.24	70	250.59	235.59	220.58
71	4,102.54	3,862.45	3,625.36	71	276.10	259.60	243.09
72	4,510.70	4,249.60	3,982.50	72	303.11	285.11	267.10
73	4,960.87	4,672.76	4,378.65	73	333.13	313.62	294.11
74	5,459.05	5,137.93	4,813.81	74	366.14	345.13	322.62
75	6,002.26	5,648.13	5,290.99	75	400.65	378.14	354.13
76	6,752.54	6,356.39	5,954.24	76	451.67	426.16	399.15
77	7,598.86	7,151.69	6,698.52	77	507.19	478.68	448.67
78	8,547.22	8,043.03	7,538.84	78	571.72	538.70	504.19
79	9,615.62	9,051.41	8,481.19	79	642.24	604.73	567.21

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	969.36	915.34	858.32	18-44	66.02	63.02	58.52
45-49	1,158.44	1,092.41	1,023.39	45-49	79.53	75.03	70.53
50-54	1,380.52	1,299.49	1,218.46	50-54	93.04	88.53	82.53
55	1,845.69	1,731.65	1,617.61	55	123.05	117.04	109.54
56	1,953.74	1,833.69	1,713.64	56	130.55	124.55	117.04
57	2,064.78	1,938.73	1,812.68	57	138.05	132.05	123.05
58	2,184.82	2,052.77	1,920.72	58	147.06	139.55	130.55
59	2,310.87	2,172.82	2,031.76	59	154.56	147.06	138.05
60	2,442.92	2,295.86	2,148.81	60	163.56	154.56	145.55
61	2,586.97	2,433.92	2,280.86	61	174.07	165.06	154.56
62	2,740.03	2,577.97	2,415.91	62	184.57	174.07	163.56
63	2,902.09	2,731.03	2,562.96	63	195.07	184.57	172.56
64	3,070.16	2,893.09	2,716.02	64	205.58	195.07	183.07
65	3,250.22	3,064.15	2,878.08	65	217.58	205.58	192.07
66	3,538.33	3,334.25	3,133.18	66	237.09	225.08	210.08
67	3,850.45	3,628.37	3,406.28	67	258.10	244.59	228.09
68	4,192.58	3,949.49	3,706.39	68	280.61	265.60	249.09
69	4,561.72	4,294.62	4,030.52	69	306.12	289.61	270.10
70	4,963.87	4,672.76	4,381.65	70	331.62	313.62	294.11
71	5,471.06	5,152.94	4,831.82	71	366.14	346.63	324.12
72	6,029.27	5,678.14	5,324.00	72	403.65	381.14	357.13
73	6,644.50	6,257.35	5,867.21	73	444.17	420.16	394.65
74	7,322.76	6,896.60	6,467.43	74	489.18	462.17	433.66
75	8,070.04	7,598.86	7,124.68	75	538.70	508.69	477.18
76	9,078.42	8,550.22	8,019.02	76	606.23	573.22	537.20
77	10,212.84	9,618.62	9,021.40	77	682.76	643.74	604.73
78	11,488.32	10,822.07	10,152.82	78	768.29	724.77	679.76
79	12,925.86	12,172.58	11,422.30	79	864.33	814.81	763.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,287.48	1,224.46	1,158.44	18-44	87.03	84.03	79.53
45-49	1,551.58	1,476.56	1,395.53	45-49	105.04	100.54	96.04
50-54	1,866.70	1,773.67	1,677.63	50-54	124.55	120.05	114.04
55	2,454.92	2,343.88	2,232.84	55	165.06	157.56	150.06
56	2,598.98	2,481.93	2,364.89	56	175.57	168.06	159.06
57	2,749.03	2,625.99	2,502.94	57	184.57	177.07	169.56
58	2,908.09	2,776.04	2,647.00	58	195.07	187.57	178.57
59	3,073.16	2,938.11	2,800.05	59	207.08	198.07	189.07
60	3,250.22	3,106.17	2,962.11	60	217.58	208.58	199.58
61	3,436.29	3,283.24	3,130.18	61	231.09	220.58	211.58
62	3,634.37	3,469.31	3,304.24	62	244.59	234.09	223.58
63	3,841.45	3,664.38	3,487.31	63	258.10	246.09	235.59
64	4,057.53	3,871.46	3,682.39	64	273.10	261.10	247.59
65	4,288.61	4,087.54	3,886.46	65	288.11	274.60	261.10
66	4,660.75	4,444.67	4,225.59	66	313.62	298.61	283.61
67	5,065.91	4,828.82	4,591.73	67	340.63	324.12	307.62
68	5,507.07	5,248.98	4,990.88	68	369.14	352.63	334.63
69	5,984.25	5,705.15	5,426.04	69	400.65	382.64	363.14
70	6,500.45	6,197.33	5,894.22	70	433.66	414.16	393.15
71	7,145.69	6,812.56	6,479.44	71	477.18	456.17	432.16
72	7,850.95	7,487.82	7,121.68	72	525.20	501.19	475.68
73	8,628.25	8,229.10	7,826.95	73	576.22	550.71	522.20
74	9,480.57	9,042.40	8,604.24	74	634.74	604.73	574.72
75	10,416.92	9,936.74	9,453.56	75	696.26	663.25	630.24
76	11,722.41	11,182.21	10,636.00	76	783.29	747.28	709.77
77	13,189.96	12,577.73	11,965.50	77	880.83	840.32	798.30
78	14,840.59	14,150.33	13,460.07	78	991.87	945.36	898.84
79	16,698.28	15,920.99	15,143.70	79	1,114.92	1,062.40	1,009.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	393.15	375.14	354.13	18-44	28.51	27.01	24.01
45-49	471.18	444.17	417.16	45-49	34.51	33.01	30.01
50-54	561.21	525.20	489.18	50-54	39.01	37.51	34.51
55	729.27	687.26	642.24	55	51.02	48.02	45.02
56	780.29	732.28	684.26	56	54.02	51.02	48.02
57	831.31	780.29	726.27	57	58.52	54.02	51.02
58	888.33	831.31	774.29	58	61.52	57.02	54.02
59	945.36	885.33	822.31	59	64.52	60.02	57.02
60	1,008.38	942.35	873.33	60	67.53	63.02	58.52
61	1,074.40	1,005.38	933.35	61	72.03	67.53	63.02
62	1,143.43	1,071.40	996.37	62	78.03	73.53	67.53
63	1,218.46	1,140.43	1,062.40	63	82.53	78.03	72.03
64	1,296.49	1,215.46	1,131.43	64	88.53	84.03	78.03
65	1,377.52	1,293.49	1,206.45	65	93.04	88.53	82.53
66	1,515.57	1,422.54	1,326.50	66	102.04	97.54	91.53
67	1,662.63	1,560.59	1,458.55	67	112.54	106.54	100.54
68	1,824.69	1,713.64	1,599.60	68	123.05	117.04	109.54
69	2,004.75	1,881.71	1,758.66	69	135.05	127.55	120.05
70	2,199.83	2,064.78	1,929.73	70	147.06	139.55	130.55
71	2,445.92	2,295.86	2,145.81	71	163.56	156.06	145.55
72	2,722.02	2,553.96	2,385.90	72	181.57	172.56	162.06
73	3,025.14	2,839.07	2,653.00	73	202.58	192.07	180.07
74	3,361.26	3,157.19	2,950.11	74	225.08	213.08	199.58

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,736.41	3,508.32	3,277.23	75	249.09	235.59	220.58
76	4,201.58	3,946.49	3,691.39	76	280.61	265.60	249.09
77	4,726.78	4,441.67	4,153.56	77	316.62	298.61	279.11
78	5,315.00	4,993.88	4,672.76	78	355.63	336.13	313.62
79	5,975.25	5,618.11	5,260.98	79	400.65	376.64	352.63
80		6,317.38	5,918.23	80	450.17	423.16	396.15
81		7,109.68	6,659.51	81	507.19	477.18	445.67
82		8,001.01	7,493.82	82	570.21	535.70	501.19
83		9,003.39	8,433.17	83	640.74	601.73	564.21
84		10,131.81	9,489.57	84	720.27	676.75	634.74
				85	808.80	760.79	712.77
				86	910.84	856.82	802.80
				87	1,024.89	963.36	903.34
				88	1,152.43	1,083.41	1,015.88
				89	1,296.49	1,219.96	1,141.93
				90	1,458.55	1,371.52	1,284.48
				91	1,640.12	1,542.58	1,445.04
				92	1,845.69	1,736.15	1,626.61
				93	2,075.28	1,952.23	1,829.19
				94	2,334.88	2,196.83	2,058.77
				95	2,627.49	2,471.43	2,315.37
				96	2,956.11	2,780.55	2,604.98
				97	3,325.25	3,127.18	2,930.60
				98	3,740.91	3,518.82	3,296.74
				99	4,207.58	3,958.49	3,707.90

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	486.18	453.17	420.16	18-44	33.01	31.51	30.01
45-49	582.22	543.20	501.19	45-49	40.52	39.01	36.01
50-54	690.26	645.24	597.22	50-54	46.52	45.02	42.02
55	876.33	828.31	777.29	55	60.02	57.02	52.52
56	936.35	885.33	828.31	56	64.52	61.52	57.02
57	999.38	942.35	882.33	57	69.03	64.52	60.02
58	1,065.40	1,002.38	939.35	58	72.03	69.03	64.52
59	1,134.43	1,068.40	999.38	59	76.53	73.53	69.03
60	1,209.46	1,137.43	1,062.40	60	81.03	76.53	72.03
61	1,290.49	1,212.46	1,131.43	61	87.03	82.53	78.03
62	1,371.52	1,290.49	1,203.45	62	93.04	87.03	82.53
63	1,461.55	1,371.52	1,281.48	63	99.04	93.04	88.53
64	1,554.59	1,458.55	1,362.51	64	105.04	99.04	93.04
65	1,653.62	1,551.58	1,449.55	65	111.04	105.04	99.04
66	1,818.68	1,707.64	1,596.60	66	123.05	115.54	109.54
67	2,001.75	1,878.71	1,758.66	67	135.05	127.55	120.05
68	2,199.83	2,067.78	1,935.73	68	148.56	139.55	132.05
69	2,418.91	2,274.86	2,133.80	69	163.56	153.06	144.05
70	2,659.00	2,502.94	2,346.88	70	178.57	168.06	157.56
71	2,971.12	2,797.05	2,622.99	71	199.58	189.07	177.07
72	3,319.25	3,124.18	2,929.10	72	223.58	210.08	196.57
73	3,706.39	3,490.31	3,271.23	73	249.09	234.09	220.58
74	4,138.56	3,898.47	3,652.37	74	277.60	261.10	246.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	4,621.74	4,351.64	4,078.53	75	309.12	291.11	273.10
76	5,200.96	4,897.84	4,588.73	76	348.13	328.62	307.62
77	5,852.20	5,510.07	5,161.94	77	391.65	369.14	346.63
78	6,584.48	6,197.33	5,807.19	78	441.17	415.66	390.15
79	7,409.79	6,971.62	6,533.46	79	495.19	468.18	438.16
				80	556.71	525.20	492.19
				81	627.24	591.22	553.71
				82	705.27	664.75	622.73
				83	792.30	747.28	700.76
				84	891.34	840.32	787.80
				85	1,002.38	943.86	885.33
				86	1,128.42	1,062.40	996.37
				87	1,269.48	1,195.95	1,120.92
				88	1,428.54	1,344.51	1,261.97
				89	1,607.10	1,512.57	1,419.53
				90	1,806.68	1,701.64	1,596.60
				91	2,033.27	1,914.72	1,796.18
				92	2,286.86	2,153.31	2,019.76
				93	2,571.97	2,421.91	2,271.85
				94	2,894.59	2,725.03	2,556.96
				95	3,256.23	3,065.65	2,875.08
				96	3,662.88	3,448.30	3,235.22
				97	4,120.55	3,880.46	3,638.87
				98	4,635.24	4,365.14	4,093.54
				99	5,214.46	4,909.85	4,605.23

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	630.24	594.22	555.21	18-44	42.02	40.52	37.51
45-49	753.28	708.27	663.25	45-49	51.02	49.52	45.02
50-54	900.34	843.32	786.30	50-54	60.02	57.02	54.02
55	1,119.42	1,056.40	990.37	55	76.53	72.03	67.53
56	1,194.45	1,128.42	1,056.40	56	82.53	78.03	72.03
57	1,275.48	1,203.45	1,125.42	57	87.03	82.53	76.53
58	1,359.51	1,281.48	1,200.45	58	93.04	87.03	82.53
59	1,449.55	1,365.51	1,278.48	59	97.54	93.04	87.03
60	1,545.58	1,455.55	1,362.51	60	103.54	97.54	91.53
61	1,647.62	1,551.58	1,452.55	61	111.04	105.04	99.04
62	1,752.66	1,650.62	1,545.58	62	118.54	112.54	105.04
63	1,863.70	1,755.66	1,644.62	63	126.05	120.05	111.04
64	1,983.75	1,869.70	1,752.66	64	135.05	127.55	118.54
65	2,109.79	1,986.75	1,863.70	65	142.55	135.05	126.05
66	2,328.88	2,193.83	2,058.77	66	157.56	150.06	139.55
67	2,571.97	2,421.91	2,271.85	67	174.07	163.56	153.06
68	2,836.07	2,674.01	2,508.94	68	190.57	180.07	169.56
69	3,130.18	2,950.11	2,770.04	69	210.08	198.07	186.07
70	3,454.30	3,256.23	3,055.15	70	231.09	217.58	204.08
71	3,880.46	3,658.38	3,430.29	71	259.60	244.59	229.59
72	4,354.64	4,105.55	3,853.45	72	292.61	274.60	258.10
73	4,888.84	4,609.73	4,324.63	73	328.62	309.12	289.61
74	5,489.07	5,173.95	4,855.83	74	367.64	346.63	325.62

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	6,161.32	5,807.19	5,450.05	75	412.66	388.65	364.64
76	6,932.61	6,536.46	6,134.31	76	465.18	438.16	411.15
77	7,799.94	7,352.77	6,902.60	77	522.20	492.19	462.17
78	8,775.30	8,274.11	7,766.92	78	588.22	553.71	519.20
79	9,873.72	9,306.50	8,742.29	79	661.75	622.73	583.72
				80	742.78	699.26	655.75
				81	835.81	787.80	738.28
				82	940.85	885.33	831.31
				83	1,057.90	996.37	934.85
				84	1,189.95	1,120.92	1,051.90
				85	1,337.00	1,260.47	1,182.44
				86	1,505.07	1,418.03	1,331.00
				87	1,692.64	1,596.60	1,497.56
				88	1,904.22	1,796.18	1,683.63
				89	2,142.81	2,019.76	1,895.21
				90	2,409.91	2,271.85	2,132.30
				91	2,711.52	2,555.46	2,397.90
				92	3,050.65	2,875.08	2,698.02
				93	3,431.79	3,235.22	3,034.14
				94	3,859.45	3,638.87	3,413.78
				95	4,342.63	4,093.54	3,839.95
				96	4,885.84	4,605.23	4,320.13
				97	5,495.07	5,181.45	4,860.33
				98	6,182.33	5,828.19	5,468.06
				99	6,955.12	6,557.47	6,150.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	807.30	768.29	726.27	18-44	54.02	52.52	49.52
45-49	957.36	912.34	867.33	45-49	64.52	63.02	58.52
50-54	1,131.43	1,083.41	1,032.39	50-54	76.53	73.53	69.03
55	1,464.55	1,392.52	1,320.50	55	99.04	94.54	90.03
56	1,560.59	1,485.56	1,407.53	56	106.54	102.04	96.04
57	1,662.63	1,581.60	1,500.56	57	112.54	108.04	102.04
58	1,770.67	1,683.63	1,596.60	58	120.05	114.04	109.54
59	1,884.71	1,794.68	1,701.64	59	127.55	121.55	117.04
60	2,004.75	1,908.72	1,809.68	60	135.05	129.05	123.05
61	2,136.80	2,034.77	1,932.73	61	144.05	138.05	132.05
62	2,274.86	2,166.82	2,058.77	62	153.06	147.06	139.55
63	2,421.91	2,310.87	2,196.83	63	163.56	156.06	148.56
64	2,577.97	2,460.93	2,343.88	64	174.07	166.56	157.56
65	2,743.03	2,619.99	2,496.94	65	184.57	175.57	166.56
66	3,025.14	2,890.09	2,752.04	66	204.08	193.57	184.57
67	3,337.26	3,184.20	3,031.14	67	225.08	214.58	202.58
68	3,679.38	3,508.32	3,337.26	68	247.59	235.59	223.58
69	4,057.53	3,868.46	3,676.38	69	271.60	259.60	247.59
70	4,474.68	4,261.60	4,048.52	70	298.61	285.11	271.60
71	5,005.88	4,768.79	4,528.70	71	334.63	319.62	304.61
72	5,597.11	5,333.01	5,065.91	72	373.64	357.13	340.63
73	6,260.36	5,966.25	5,666.13	73	418.66	399.15	379.64
74	7,001.63	6,671.51	6,338.39	74	468.18	445.67	424.66

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	7,829.95	7,460.81	7,088.67	75	522.20	498.19	474.18
76	8,811.32	8,394.16	7,977.00	76	588.22	561.21	534.20
77	9,909.73	9,444.55	8,973.38	77	661.75	631.74	600.23
78	11,149.20	10,624.00	10,095.80	78	744.28	709.77	675.25
79	12,541.72	11,953.50	11,359.27	79	837.32	798.30	759.29
				80	940.85	897.34	853.82
				81	1,059.40	1,009.88	960.36
				82	1,191.45	1,135.93	1,080.41
				83	1,340.00	1,278.48	1,215.46
				84	1,508.07	1,437.54	1,367.01
				85	1,695.64	1,616.11	1,536.58
				86	1,908.72	1,818.68	1,728.65
				87	2,147.31	2,046.77	1,944.73
				88	2,414.41	2,301.87	2,187.82
				89	2,717.52	2,589.97	2,462.43
				90	3,056.65	2,912.60	2,770.04
				91	3,437.79	3,277.23	3,115.17
				92	3,868.46	3,686.89	3,505.32
				93	4,351.64	4,147.56	3,943.48
				94	4,894.84	4,665.26	4,435.67
				95	5,507.07	5,248.98	4,990.88
				96	6,195.83	5,904.72	5,613.61
				97	6,970.12	6,643.00	6,315.88
				98	7,840.45	7,472.81	7,105.17
				99	8,820.32	8,407.66	7,993.51

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	774.29	732.28	690.26	18-44	54.02	51.02	46.52
45-49	921.35	870.33	816.31	45-49	64.52	60.02	55.52
50-54	1,092.41	1,029.39	963.36	50-54	75.03	70.53	66.02
55	1,362.51	1,287.48	1,212.46	55	93.04	87.03	81.03
56	1,443.54	1,362.51	1,281.48	56	99.04	93.04	87.03
57	1,524.57	1,440.54	1,356.51	57	103.54	97.54	91.53
58	1,611.61	1,521.57	1,431.54	58	109.54	103.54	96.04
59	1,704.64	1,608.61	1,512.57	59	115.54	109.54	102.04
60	1,800.68	1,698.64	1,596.60	60	121.55	114.04	106.54
61	1,905.72	1,794.68	1,686.63	61	129.05	121.55	114.04
62	2,013.76	1,896.71	1,779.67	62	136.55	127.55	120.05
63	2,130.80	2,004.75	1,878.71	63	144.05	135.05	127.55
64	2,250.85	2,118.80	1,983.75	64	151.56	142.55	133.55
65	2,379.90	2,235.84	2,091.79	65	159.06	150.06	141.05
66	2,574.97	2,421.91	2,265.85	66	172.56	163.56	153.06
67	2,788.05	2,619.99	2,454.92	67	187.57	177.07	165.06
68	3,013.13	2,836.07	2,656.00	68	202.58	192.07	178.57
69	3,262.23	3,067.15	2,875.08	69	219.08	207.08	193.57
70	3,526.33	3,319.25	3,112.17	70	237.09	223.58	208.58
71	3,871.46	3,643.37	3,415.29	71	261.10	246.09	229.59
72	4,246.60	3,994.50	3,745.41	72	285.11	268.60	252.09
73	4,657.75	4,384.65	4,108.55	73	313.62	294.11	276.10
74	5,107.92	4,807.81	4,507.70	74	343.63	322.62	301.61

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,603.11	5,272.98	4,942.86	75	375.14	352.63	330.12
76	6,305.37	5,933.23	5,564.09	76	423.16	397.65	372.14
77	7,094.67	6,677.51	6,260.36	77	475.68	447.17	418.66
78	7,983.00	7,511.83	7,043.65	78	534.20	502.69	471.18
79	8,979.38	8,451.18	7,922.98	79	601.73	565.71	529.70
80		9,507.58	8,913.35	80		634.74	594.22
81		10,699.03	10,026.77	81		714.27	669.25
82		12,034.53	11,281.25	82		804.30	753.28
83		13,538.09	12,688.78	83		904.84	847.82
84		15,230.73	14,273.37	84		1,017.38	952.86

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	963.36	906.34	846.32	18-44	66.02	63.02	58.52
45-49	1,137.43	1,071.40	999.38	45-49	78.03	75.03	69.03
50-54	1,338.50	1,260.47	1,179.44	50-54	91.53	87.03	81.03
55	1,707.64	1,608.61	1,506.57	55	114.04	108.04	100.54
56	1,803.68	1,698.64	1,590.60	56	121.55	114.04	106.54
57	1,899.71	1,791.67	1,677.63	57	127.55	121.55	112.54
58	2,004.75	1,887.71	1,767.67	58	135.05	127.55	118.54
59	2,112.80	1,989.75	1,866.70	59	142.55	135.05	126.05
60	2,226.84	2,097.79	1,965.74	60	150.06	141.05	132.05
61	2,352.89	2,214.83	2,076.78	61	159.06	150.06	139.55
62	2,481.93	2,340.88	2,193.83	62	168.06	157.56	147.06
63	2,619.99	2,469.93	2,316.87	63	177.07	166.56	156.06
64	2,764.04	2,607.98	2,448.92	64	187.57	175.57	165.06
65	2,917.10	2,752.04	2,583.97	65	196.57	184.57	172.56
66	3,169.19	2,989.12	2,806.06	66	214.58	201.08	187.57
67	3,439.29	3,244.22	3,046.15	67	232.59	217.58	204.08
68	3,733.41	3,520.32	3,304.24	68	252.09	237.09	220.58
69	4,054.53	3,823.44	3,586.35	69	273.10	256.60	240.09
70	4,399.66	4,147.56	3,892.46	70	295.61	277.60	259.60
71	4,837.82	4,558.72	4,276.61	71	325.62	306.12	286.61
72	5,318.00	5,008.89	4,699.77	72	357.13	336.13	313.62
73	5,843.20	5,504.07	5,161.94	73	391.65	369.14	345.13
74	6,422.42	6,047.28	5,672.13	74	430.66	405.15	379.64
75	7,058.66	6,644.50	6,230.34	75	471.18	444.17	415.66
76	7,940.99	7,475.81	7,010.64	76	531.20	499.69	468.18
77	8,934.36	8,412.17	7,886.97	77	597.22	562.71	526.70
78	10,050.78	9,462.56	8,871.34	78	672.25	633.24	592.72
79	11,308.26	10,645.01	9,981.76	79	756.28	711.27	666.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,284.48	1,212.46	1,140.43	18-44	87.03	82.53	76.53
45-49	1,509.57	1,425.54	1,341.50	45-49	103.54	97.54	90.03
50-54	1,767.67	1,671.63	1,572.59	50-54	120.05	112.54	105.04
55	2,271.85	2,142.81	2,010.76	55	153.06	144.05	135.05
56	2,397.90	2,262.85	2,121.80	56	162.06	153.06	142.55
57	2,529.95	2,385.90	2,238.84	57	171.06	160.56	150.06
58	2,671.01	2,517.95	2,361.89	58	180.07	169.56	159.06
59	2,818.06	2,656.00	2,490.94	59	189.07	178.57	168.06
60	2,971.12	2,800.05	2,625.99	60	198.07	187.57	175.57
61	3,133.18	2,953.11	2,770.04	61	210.08	198.07	186.07
62	3,304.24	3,112.17	2,920.10	62	220.58	208.58	195.07
63	3,484.31	3,283.24	3,079.16	63	232.59	220.58	205.58
64	3,673.38	3,460.30	3,247.22	64	246.09	231.09	217.58
65	3,871.46	3,646.37	3,421.29	65	258.10	243.09	228.09
66	4,216.59	3,970.49	3,727.40	66	282.11	265.60	249.09
67	4,588.73	4,324.63	4,057.53	67	307.62	289.61	271.60
68	4,996.88	4,708.77	4,417.66	68	334.63	315.12	295.61
69	5,438.05	5,125.93	4,810.81	69	364.64	343.63	321.12
70	5,918.23	5,579.10	5,236.97	70	396.15	373.64	349.63
71	6,518.45	6,143.31	5,765.17	71	436.66	412.66	385.65
72	7,175.70	6,761.54	6,347.39	72	480.18	453.17	424.66
73	7,901.97	7,442.80	6,983.63	73	528.20	498.19	466.68
74	8,700.27	8,193.08	7,688.89	74	582.22	549.21	514.69
75	9,576.60	9,018.39	8,460.18	75	639.24	603.23	565.71
76	10,774.05	10,146.82	9,519.58	76	720.27	679.76	637.74
77	12,121.56	11,416.30	10,711.03	77	810.30	763.79	717.27
78	13,634.13	12,841.83	12,049.53	78	910.84	859.82	805.80
79	15,338.77	14,447.44	13,556.10	79	1,024.89	966.36	906.34

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Annual Premiums with 56.1% Rate Increase**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,656.62	1,581.60	1,503.57	18-44	111.04	106.54	100.54
45-49	1,971.74	1,878.71	1,782.67	45-49	132.05	127.55	120.05
50-54	2,340.88	2,226.84	2,109.79	50-54	156.06	150.06	142.55
55	2,977.12	2,833.07	2,689.01	55	199.58	190.57	181.57
56	3,142.18	2,989.12	2,839.07	56	211.58	201.08	192.07
57	3,313.25	3,154.19	2,992.13	57	223.58	213.08	202.58
58	3,493.31	3,325.25	3,157.19	58	235.59	225.08	213.08
59	3,685.39	3,508.32	3,331.25	59	247.59	237.09	225.08
60	3,883.46	3,697.39	3,511.32	60	261.10	249.09	235.59
61	4,099.54	3,904.47	3,709.40	61	276.10	264.10	249.09
62	4,324.63	4,120.55	3,913.47	62	291.11	277.60	264.10
63	4,561.72	4,348.64	4,132.56	63	307.62	292.61	277.60
64	4,813.81	4,588.73	4,363.64	64	324.12	309.12	294.11
65	5,077.91	4,840.82	4,603.73	65	340.63	325.62	309.12
66	5,516.08	5,257.98	4,999.88	66	370.64	354.13	336.13
67	5,987.25	5,708.15	5,429.04	67	402.15	384.14	364.64
68	6,500.45	6,197.33	5,894.22	68	436.66	417.16	396.15
69	7,058.66	6,728.53	6,401.41	69	474.18	451.67	429.16
70	7,661.88	7,304.75	6,947.61	70	513.19	489.18	465.18
71	8,412.17	8,019.02	7,628.87	71	564.21	537.20	511.69
72	9,234.48	8,805.31	8,373.15	72	618.23	589.72	559.71
73	10,134.81	9,663.64	9,192.46	73	678.26	646.74	615.23
74	11,125.19	10,608.99	10,089.80	74	744.28	709.77	673.75
75	12,211.60	11,644.38	11,074.17	75	814.81	777.29	738.28
76	13,739.17	13,102.93	12,460.69	76	916.85	874.83	831.31
77	15,458.82	14,738.55	14,015.27	77	1,032.39	984.37	934.85
78	17,391.55	16,581.24	15,767.93	78	1,159.94	1,107.42	1,051.90
79	19,567.36	18,655.02	17,736.67	79	1,305.49	1,245.47	1,183.95

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	238.40	226.86	215.33	18-44	17.30	16.34	14.42
45-49	284.54	269.16	253.78	45-49	20.19	19.23	17.30
50-54	336.45	317.22	296.08	50-54	23.07	22.11	20.19
55	446.04	417.20	386.44	55	29.80	28.84	26.92
56	474.87	446.04	413.35	56	32.68	30.76	28.84
57	505.64	474.87	440.27	57	34.61	32.68	30.76
58	538.32	503.71	469.11	58	36.53	34.61	32.68
59	572.93	536.40	499.87	59	39.41	36.53	33.64
60	607.53	571.00	532.55	60	41.34	38.45	35.57
61	649.83	611.38	569.08	61	44.22	41.34	38.45
62	694.05	651.75	607.53	62	47.10	44.22	41.34
63	740.19	695.97	649.83	63	49.99	47.10	44.22
64	790.18	742.11	694.05	64	53.83	50.95	47.10
65	842.09	792.10	740.19	65	56.72	53.83	49.99
66	924.76	870.92	813.25	66	62.48	59.60	54.79
67	1,015.12	955.52	893.99	67	68.25	65.37	60.56
68	1,113.17	1,047.80	980.51	68	74.98	71.14	66.33
69	1,222.75	1,149.70	1,076.64	69	81.71	77.86	72.10
70	1,340.03	1,261.20	1,180.46	70	89.40	84.59	78.83
71	1,491.91	1,403.48	1,313.11	71	99.97	94.21	88.44
72	1,657.25	1,561.13	1,461.15	72	111.51	104.78	98.05
73	1,843.74	1,734.16	1,624.57	73	124.01	117.28	109.59
74	2,049.46	1,928.34	1,805.29	74	137.46	129.77	121.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,278.24	2,143.66	2,007.16	75	152.84	144.19	134.58
76	2,564.71	2,412.82	2,259.02	76	172.07	162.46	151.88
77	2,885.78	2,714.67	2,541.64	77	194.18	182.64	171.11
78	3,247.22	3,054.96	2,860.78	78	218.21	204.75	192.26
79	3,652.88	3,437.55	3,218.38	79	245.13	230.71	216.29
80		3,866.29	3,620.20	80	274.93	258.59	242.24
81		4,350.77	4,073.92	81	309.53	291.27	273.00
82		4,894.86	4,583.40	82	347.98	327.80	306.65
83		5,506.24	5,156.33	83	392.20	369.13	345.10
84		6,196.44	5,800.39	84	440.27	415.27	388.36
				85	495.06	466.22	436.42
				86	557.54	524.86	491.22
				87	626.76	590.23	552.74
				88	705.58	664.25	621.95
				89	793.06	746.92	699.81
				90	893.03	840.16	787.29
				91	1,004.54	945.90	885.34
				92	1,129.51	1,064.14	995.89
				93	1,270.82	1,196.80	1,119.90
				94	1,429.43	1,345.80	1,260.24
				95	1,608.23	1,514.02	1,417.89
				96	1,809.14	1,703.40	1,594.77
				97	2,035.04	1,916.80	1,793.76
				98	2,289.78	2,156.16	2,018.70
				99	2,575.28	2,425.32	2,270.55

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	284.54	271.08	255.70	18-44	20.19	19.23	17.30
45-49	338.37	322.99	303.77	45-49	24.03	23.07	21.15
50-54	401.82	380.67	359.52	50-54	27.88	25.95	24.03
55	532.55	499.87	465.26	55	35.57	33.64	31.72
56	569.08	534.47	497.95	56	38.45	36.53	34.61
57	605.61	569.08	530.63	57	41.34	38.45	36.53
58	644.06	607.53	567.16	58	43.26	41.34	38.45
59	686.36	645.98	603.69	59	46.14	44.22	41.34
60	730.58	688.28	644.06	60	49.03	46.14	43.26
61	780.56	734.42	688.28	61	52.87	49.99	46.14
62	832.47	784.41	732.50	62	55.75	52.87	49.99
63	888.23	836.32	782.49	63	59.60	56.72	52.87
64	947.83	892.07	834.39	64	63.44	59.60	56.72
65	1,009.35	949.75	888.23	65	67.29	63.44	59.60
66	1,111.24	1,043.95	976.66	66	74.98	70.17	66.33
67	1,220.83	1,147.77	1,074.72	67	81.71	77.86	73.06
68	1,341.95	1,261.20	1,180.46	68	90.36	85.55	79.79
69	1,474.61	1,386.17	1,297.73	69	99.01	94.21	87.48
70	1,618.80	1,522.67	1,424.62	70	108.63	102.86	96.13
71	1,809.14	1,703.40	1,593.81	71	122.08	115.35	107.66
72	2,022.54	1,903.34	1,782.22	72	135.54	128.81	120.16
73	2,259.02	2,126.36	1,991.78	73	151.88	143.23	133.62
74	2,524.33	2,376.29	2,228.26	74	169.19	159.57	149.96

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,820.41	2,655.07	2,489.73	75	188.41	177.84	166.30
76	3,174.16	2,987.67	2,801.18	76	212.44	200.91	187.45
77	3,572.13	3,360.65	3,151.09	77	239.36	225.90	211.48
78	4,018.17	3,781.69	3,545.22	78	268.20	253.78	237.44
79	4,519.96	4,254.64	3,987.41	79	301.84	285.50	267.24
				80	339.33	320.11	299.92
				81	382.59	360.48	337.41
				82	429.69	405.66	379.71
				83	483.53	455.65	427.77
				84	544.09	512.36	480.64
				85	611.38	575.81	540.24
				86	688.28	647.91	608.49
				87	773.83	729.61	684.43
				88	870.92	819.98	769.99
				89	979.55	922.83	866.12
				90	1,102.59	1,038.19	973.78
				91	1,240.06	1,167.96	1,095.86
				92	1,394.82	1,314.08	1,232.37
				93	1,568.82	1,477.49	1,386.17
				94	1,764.92	1,663.02	1,560.16
				95	1,986.01	1,870.66	1,754.34
				96	2,234.02	2,104.25	1,974.48
				97	2,512.80	2,366.68	2,220.57
				98	2,827.14	2,662.76	2,498.38
				99	3,180.89	2,995.36	2,810.80

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> Elimination Period				<u>Additional \$5 Increments</u> Elimination Period			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	365.29	344.14	322.99	18-44	24.99	24.03	22.11
45-49	436.42	409.51	384.51	45-49	30.76	28.84	26.92
50-54	517.17	486.41	455.65	50-54	35.57	33.64	31.72
55	676.74	636.37	594.07	55	45.18	43.26	40.37
56	722.89	678.67	634.45	56	49.03	46.14	43.26
57	769.03	722.89	674.82	57	51.91	49.99	46.14
58	820.94	770.95	719.04	58	55.75	52.87	49.03
59	874.77	820.94	767.10	59	58.64	56.72	52.87
60	930.52	872.85	815.17	60	62.48	59.60	55.75
61	992.05	932.45	872.85	61	67.29	64.41	59.60
62	1,057.41	993.97	932.45	62	72.10	68.25	63.44
63	1,126.63	1,061.26	995.89	63	76.90	72.10	67.29
64	1,201.61	1,132.39	1,065.10	64	81.71	76.90	72.10
65	1,278.51	1,207.37	1,136.24	65	86.52	81.71	75.94
66	1,413.09	1,334.26	1,253.51	66	96.13	90.36	84.59
67	1,561.13	1,472.69	1,382.33	67	105.74	99.97	93.24
68	1,724.54	1,624.57	1,524.60	68	116.32	109.59	102.86
69	1,907.19	1,793.76	1,680.32	69	127.85	121.12	113.43
70	2,105.21	1,978.32	1,851.43	70	140.35	132.66	124.97
71	2,362.84	2,222.49	2,080.22	71	157.65	149.00	140.35
72	2,653.14	2,495.49	2,337.84	72	177.84	167.26	157.65
73	2,976.14	2,801.18	2,624.31	73	198.99	188.41	176.88
74	3,339.50	3,145.32	2,949.22	74	223.98	211.48	198.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,747.09	3,529.84	3,310.66	75	250.90	236.48	222.06
76	4,216.19	3,972.03	3,727.86	76	282.62	266.28	249.93
77	4,742.98	4,469.97	4,195.04	77	318.19	299.92	281.66
78	5,337.05	5,029.44	4,721.83	78	357.60	337.41	316.26
79	6,004.18	5,660.04	5,313.98	79	401.82	378.75	355.68
				80	451.80	425.85	398.93
				81	508.52	479.68	448.92
				82	571.96	539.28	505.64
				83	643.10	606.57	568.12
				84	723.85	681.55	639.25
				85	813.25	766.14	719.04
				86	915.14	862.27	809.40
				87	1,029.54	969.94	910.34
				88	1,158.35	1,091.06	1,024.73
				89	1,303.50	1,227.56	1,152.58
				90	1,465.96	1,381.37	1,295.81
				91	1,649.56	1,553.44	1,458.27
				92	1,855.28	1,747.61	1,639.95
				93	2,086.95	1,965.83	1,845.67
				94	2,347.46	2,211.92	2,076.37
				95	2,641.61	2,488.76	2,334.96
				96	2,971.33	2,799.26	2,627.19
				97	3,342.39	3,149.17	2,955.95
				98	3,760.54	3,543.29	3,325.08
				99	4,230.61	3,985.48	3,740.36

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	472.95	449.88	426.81	18-44	31.72	30.76	28.84
45-49	561.39	534.47	505.64	45-49	38.45	36.53	34.61
50-54	663.29	630.60	597.92	50-54	45.18	43.26	41.34
55	870.92	830.55	790.18	55	59.60	56.72	53.83
56	930.52	888.23	844.01	56	63.44	60.56	57.68
57	993.97	947.83	899.76	57	68.25	64.41	61.52
58	1,063.18	1,011.27	957.44	58	72.10	69.21	65.37
59	1,134.32	1,078.56	1,020.88	59	76.90	74.02	70.17
60	1,211.22	1,149.70	1,088.17	60	80.75	77.86	74.02
61	1,291.97	1,226.60	1,163.15	61	86.52	83.63	78.83
62	1,376.56	1,309.27	1,241.98	62	92.28	88.44	84.59
63	1,465.00	1,395.78	1,324.65	63	98.05	94.21	89.40
64	1,561.13	1,488.07	1,415.01	64	104.78	100.93	95.17
65	1,663.02	1,586.12	1,509.22	65	111.51	106.70	100.93
66	1,834.13	1,749.54	1,663.02	66	123.04	118.24	111.51
67	2,022.54	1,928.34	1,832.21	67	135.54	129.77	123.04
68	2,230.18	2,124.44	2,018.70	68	149.00	143.23	135.54
69	2,458.97	2,341.69	2,224.41	69	164.38	157.65	149.96
70	2,708.90	2,580.09	2,449.35	70	180.72	173.03	164.38
71	3,029.97	2,887.70	2,741.58	71	202.83	194.18	184.57
72	3,389.49	3,229.92	3,068.42	72	226.86	217.25	205.71
73	3,791.31	3,612.51	3,433.71	73	253.78	242.24	230.71
74	4,239.26	4,041.24	3,843.21	74	283.58	271.08	257.62

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,741.05	4,519.96	4,298.86	75	317.22	302.80	287.42
76	5,335.13	5,087.12	4,839.10	76	357.60	341.26	323.95
77	6,002.26	5,723.49	5,444.71	77	401.82	383.55	364.33
78	6,753.98	6,440.60	6,125.30	78	451.80	430.66	409.51
79	7,599.91	7,246.16	6,892.41	79	508.52	484.49	460.46
				80	571.00	544.09	517.17
				81	643.10	612.34	582.54
				82	722.89	689.24	655.60
				83	813.25	774.80	737.31
				84	915.14	871.88	829.59
				85	1,028.57	980.51	932.45
				86	1,157.39	1,103.55	1,049.72
				87	1,302.54	1,241.02	1,180.46
				88	1,465.00	1,396.75	1,328.49
				89	1,647.64	1,570.74	1,493.84
				90	1,854.32	1,767.80	1,680.32
				91	2,085.99	1,987.94	1,890.85
				92	2,346.49	2,236.91	2,127.32
				93	2,639.69	2,516.64	2,392.64
				94	2,969.41	2,830.98	2,691.60
				95	3,340.46	3,184.73	3,028.05
				96	3,757.66	3,582.71	3,406.79
				97	4,227.73	4,030.66	3,832.64
				98	4,756.43	4,534.38	4,311.36
				99	5,350.51	5,100.57	4,850.64

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	471.03	442.19	413.35	18-44	31.72	29.80	27.88
45-49	557.54	522.94	488.33	45-49	37.49	35.57	33.64
50-54	657.52	617.14	574.85	50-54	44.22	42.30	39.41
55	830.55	782.49	732.50	55	55.75	52.87	49.03
56	876.69	826.70	774.80	56	59.60	56.72	52.87
57	926.68	872.85	817.09	57	62.48	59.60	55.75
58	978.59	920.91	861.31	58	66.33	63.44	58.64
59	1,032.42	972.82	909.37	59	70.17	66.33	62.48
60	1,088.17	1,024.73	959.36	60	74.02	70.17	65.37
61	1,151.62	1,084.33	1,017.04	61	78.83	74.02	69.21
62	1,218.91	1,147.77	1,074.72	62	82.67	78.83	73.06
63	1,290.04	1,215.06	1,138.16	63	87.48	82.67	76.90
64	1,365.02	1,286.20	1,203.53	64	92.28	87.48	81.71
65	1,443.85	1,359.26	1,272.74	65	97.09	91.32	85.55
66	1,564.97	1,472.69	1,380.40	66	105.74	99.01	93.24
67	1,695.71	1,595.73	1,493.84	67	114.39	107.66	100.93
68	1,836.05	1,728.39	1,618.80	68	124.01	116.32	108.63
69	1,987.94	1,872.58	1,753.38	69	133.62	125.93	117.28
70	2,153.28	2,026.39	1,899.50	70	144.19	135.54	126.89
71	2,362.84	2,224.41	2,084.06	71	158.61	149.00	139.39
72	2,591.62	2,437.82	2,284.01	72	173.99	163.42	152.84
73	2,843.48	2,674.29	2,505.11	73	190.33	179.76	168.22
74	3,118.41	2,933.84	2,747.35	74	209.56	197.06	184.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,420.25	3,216.46	3,010.74	75	228.79	215.33	201.87
76	3,848.98	3,620.20	3,389.49	76	257.62	242.24	227.82
77	4,331.55	4,073.92	3,812.45	77	289.35	273.00	255.70
78	4,873.71	4,583.40	4,291.17	78	325.88	306.65	287.42
79	5,483.17	5,156.33	4,827.57	79	366.25	345.10	323.95
80		5,800.39	5,431.26	80		387.40	363.37
81		6,527.12	6,111.85	81		436.42	409.51
82		7,342.29	6,877.03	82		490.25	460.46
83		8,259.35	7,738.34	83		551.78	517.17
84		9,291.77	8,707.31	84		620.99	581.58

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD INFLATION BENEFITS**  
**FORM: H-LTC3JP, H-LTC3JP27, et al.**  
**RIDER: H-5AI**

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> <u>Elimination Period</u>				<u>Additional \$5 Increments</u> <u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	569.08	536.40	503.71	18-44	39.41	37.49	34.61
45-49	676.74	636.37	596.00	45-49	46.14	44.22	41.34
50-54	803.63	753.65	703.66	50-54	53.83	50.95	48.06
55	1,022.81	965.13	907.45	55	69.21	65.37	60.56
56	1,082.41	1,020.88	959.36	56	73.06	69.21	64.41
57	1,143.93	1,078.56	1,013.19	57	77.86	73.06	68.25
58	1,209.30	1,140.08	1,068.95	58	81.71	76.90	72.10
59	1,278.51	1,203.53	1,128.55	59	86.52	81.71	75.94
60	1,349.64	1,270.82	1,190.07	60	90.36	85.55	79.79
61	1,426.55	1,343.88	1,259.28	61	96.13	91.32	84.59
62	1,507.29	1,418.86	1,330.42	62	101.90	96.13	89.40
63	1,591.89	1,499.60	1,405.40	63	106.70	100.93	94.21
64	1,680.32	1,584.20	1,486.15	64	113.43	106.70	99.97
65	1,774.53	1,672.63	1,568.82	65	119.20	112.47	104.78
66	1,926.41	1,816.83	1,703.40	66	129.77	122.08	114.39
67	2,091.75	1,970.63	1,847.59	67	141.31	132.66	124.01
68	2,270.55	2,137.90	2,005.24	68	152.84	144.19	134.58
69	2,464.73	2,320.54	2,174.42	69	166.30	156.69	146.12
70	2,674.29	2,516.64	2,358.99	70	179.76	169.19	158.61
71	2,939.61	2,766.58	2,593.54	71	198.02	186.49	174.95
72	3,231.84	3,041.50	2,851.17	72	217.25	204.75	192.26
73	3,552.91	3,343.35	3,133.79	73	238.40	224.94	210.52
74	3,904.74	3,674.03	3,443.32	74	262.43	247.05	231.67
75	4,291.17	4,037.39	3,783.61	75	287.42	271.08	253.78
76	4,829.49	4,543.03	4,258.49	76	323.95	305.69	285.50
77	5,433.18	5,112.11	4,792.96	77	364.33	343.18	321.07
78	6,113.77	5,752.32	5,392.80	78	409.51	385.47	361.44
79	6,878.95	6,473.29	6,067.63	79	460.46	433.54	406.62

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD INFLATION BENEFITS**  
**FORM: H-LTC3JP, H-LTC3JP27, et al.**  
**RIDER: H-5AI**

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	759.41	715.20	670.98	18-44	50.95	48.06	45.18
45-49	893.99	844.01	792.10	45-49	60.56	57.68	53.83
50-54	1,049.72	992.05	932.45	50-54	71.14	67.29	62.48
55	1,366.95	1,288.12	1,207.37	55	91.32	86.52	80.75
56	1,441.93	1,359.26	1,276.59	56	97.09	92.28	85.55
57	1,520.75	1,434.24	1,347.72	57	102.86	97.09	90.36
58	1,605.34	1,513.06	1,422.70	58	108.63	101.90	95.17
59	1,691.86	1,597.65	1,501.53	59	114.39	107.66	100.93
60	1,784.14	1,684.17	1,584.20	60	120.16	113.43	105.74
61	1,886.04	1,780.30	1,672.63	61	126.89	120.16	112.47
62	1,991.78	1,880.27	1,766.84	62	134.58	126.89	118.24
63	2,105.21	1,984.09	1,864.89	63	141.31	133.62	124.97
64	2,222.49	2,095.60	1,968.71	64	149.00	141.31	131.70
65	2,347.46	2,212.88	2,076.37	65	156.69	148.04	138.42
66	2,555.09	2,408.98	2,260.94	66	171.11	161.50	150.92
67	2,781.96	2,620.46	2,458.97	67	186.49	175.92	164.38
68	3,026.12	2,853.09	2,676.22	68	202.83	191.30	179.76
69	3,293.36	3,103.03	2,912.69	69	221.10	208.60	195.14
70	3,583.67	3,376.03	3,168.39	70	240.32	226.86	212.44
71	3,948.96	3,720.17	3,491.38	71	265.31	249.93	234.55
72	4,348.85	4,096.99	3,845.14	72	291.27	274.93	257.62
73	4,789.12	4,512.27	4,235.42	73	321.07	302.80	283.58
74	5,275.53	4,969.84	4,664.15	74	353.75	333.57	312.42
75	5,810.00	5,473.55	5,137.10	75	388.36	366.25	343.18
76	6,538.66	6,159.91	5,781.16	76	437.38	412.39	386.44
77	7,355.75	6,930.86	6,504.05	77	492.18	463.34	434.50
78	8,276.66	7,797.94	7,317.30	78	552.74	521.02	489.29
79	9,312.92	8,772.68	8,232.44	79	621.95	586.38	549.85

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**STANDARD INFLATION BENEFITS**  
**FORM: H-LTC3JP, H-LTC3JP27, et al.**  
**RIDER: H-5AI**

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	978.59	936.29	892.07	18-44	66.33	63.44	59.60
45-49	1,170.84	1,117.01	1,063.18	45-49	78.83	75.94	71.14
50-54	1,397.71	1,332.34	1,265.05	50-54	93.24	89.40	84.59
55	1,799.52	1,713.01	1,624.57	55	120.16	115.35	109.59
56	1,899.50	1,809.14	1,716.85	56	126.89	122.08	116.32
57	2,005.24	1,909.11	1,812.98	57	134.58	128.81	122.08
58	2,116.75	2,016.77	1,912.96	58	142.27	135.54	128.81
59	2,234.02	2,128.28	2,020.62	59	149.96	143.23	136.50
60	2,357.07	2,245.56	2,132.13	60	157.65	150.92	143.23
61	2,489.73	2,370.53	2,253.25	61	167.26	159.57	151.88
62	2,626.23	2,503.18	2,378.22	62	175.92	168.22	159.57
63	2,772.34	2,641.61	2,510.87	63	185.53	177.84	169.19
64	2,926.15	2,789.65	2,651.22	64	196.10	187.45	177.84
65	3,087.65	2,943.45	2,799.26	65	206.68	197.06	187.45
66	3,354.88	3,197.23	3,041.50	66	224.94	214.37	203.79
67	3,643.27	3,472.16	3,301.05	67	244.17	232.63	221.10
68	3,954.72	3,770.16	3,585.59	68	264.35	252.82	240.32
69	4,295.02	4,095.07	3,893.20	69	287.42	273.97	260.51
70	4,664.15	4,444.98	4,225.81	70	311.46	297.04	282.62
71	5,121.72	4,881.40	4,641.08	71	342.22	326.84	310.49
72	5,621.59	5,360.12	5,096.73	72	375.86	358.56	341.26
73	6,171.44	5,884.98	5,596.60	73	412.39	393.17	373.94
74	6,775.13	6,459.83	6,146.45	74	452.76	432.58	410.47
75	7,436.49	7,092.36	6,748.22	75	496.98	473.91	449.88
76	8,367.02	7,980.58	7,592.22	76	559.47	533.51	506.60
77	9,414.82	8,976.47	8,540.05	77	629.64	599.84	570.04
78	10,591.43	10,099.25	9,607.07	78	707.51	674.82	641.18
79	11,916.08	11,362.38	10,806.76	79	795.94	759.41	721.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	209.56	198.02	184.57	18-44	15.38	14.42	13.46
45-49	244.17	232.63	217.25	45-49	18.26	17.30	15.38
50-54	282.62	269.16	253.78	50-54	20.19	19.23	17.30
55	386.44	361.44	336.45	55	25.95	24.99	23.07
56	413.35	388.36	361.44	56	27.88	26.92	24.99
57	442.19	415.27	384.51	57	29.80	28.84	26.92
58	472.95	442.19	411.43	58	32.68	30.76	28.84
59	505.64	472.95	440.27	59	34.61	32.68	30.76
60	540.24	505.64	469.11	60	36.53	34.61	32.68
61	578.69	542.16	503.71	61	39.41	37.49	35.57
62	620.99	580.62	540.24	62	42.30	40.37	37.49
63	663.29	622.91	580.62	63	45.18	42.30	40.37
64	709.43	667.13	622.91	64	48.06	45.18	43.26
65	759.41	713.27	667.13	65	50.95	48.06	45.18
66	832.47	782.49	730.58	66	56.72	52.87	49.99
67	911.30	855.54	799.79	67	61.52	58.64	54.79
68	995.89	936.29	876.69	68	67.29	63.44	59.60
69	1,090.10	1,024.73	959.36	69	74.02	70.17	65.37
70	1,191.99	1,120.86	1,049.72	70	80.75	75.94	71.14
71	1,330.42	1,251.59	1,172.77	71	90.36	85.55	79.79
72	1,484.22	1,395.78	1,307.35	72	100.93	95.17	88.44
73	1,657.25	1,557.28	1,459.23	73	112.47	105.74	99.01
74	1,847.59	1,738.00	1,628.42	74	124.97	117.28	109.59

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,060.99	1,937.95	1,814.90	75	138.42	130.73	122.08
76	2,320.54	2,182.12	2,043.69	76	155.73	147.08	137.46
77	2,610.85	2,455.12	2,301.31	77	175.92	165.34	154.77
78	2,935.76	2,762.73	2,589.70	78	197.06	186.49	173.99
79	3,304.90	3,110.72	2,914.61	79	222.06	209.56	195.14
80		3,499.07	3,279.90	80	248.97	234.55	219.17
81		3,937.42	3,691.33	81	280.70	264.35	247.05
82		4,429.60	4,150.83	82	315.30	297.04	277.81
83		4,983.30	4,669.92	83	354.71	334.53	312.42
84		5,606.21	5,252.46	84	398.93	375.86	351.83
				85	447.96	422.00	395.09
				86	504.67	474.87	445.07
				87	567.16	534.47	500.83
				88	638.29	601.76	563.31
				89	718.08	676.74	633.49
				90	807.48	761.34	712.31
				91	908.41	855.54	801.71
				92	1,021.85	963.21	901.68
				93	1,149.70	1,083.37	1,014.15
				94	1,293.89	1,218.91	1,141.04
				95	1,455.38	1,370.79	1,283.31
				96	1,637.07	1,541.90	1,443.85
				97	1,841.82	1,735.12	1,624.57
				98	2,071.57	1,951.41	1,827.40
				99	2,330.15	2,195.57	2,055.23

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	242.24	226.86	211.48	18-44	17.30	16.34	15.38
45-49	286.46	269.16	251.86	45-49	20.19	19.23	18.26
50-54	334.53	315.30	296.08	50-54	23.07	22.11	20.19
55	461.42	430.66	399.89	55	30.76	29.80	27.88
56	494.10	461.42	428.73	56	33.64	32.68	29.80
57	526.78	494.10	459.49	57	35.57	34.61	31.72
58	563.31	528.71	492.18	58	38.45	36.53	34.61
59	601.76	565.24	526.78	59	41.34	39.41	36.53
60	642.14	603.69	563.31	60	43.26	41.34	38.45
61	688.28	645.98	603.69	61	47.10	44.22	41.34
62	736.34	692.12	645.98	62	49.99	48.06	44.22
63	786.33	740.19	690.20	63	53.83	50.95	47.10
64	842.09	792.10	740.19	64	56.72	54.79	50.95
65	899.76	845.93	790.18	65	60.56	57.68	53.83
66	990.12	932.45	870.92	66	67.29	63.44	59.60
67	1,090.10	1,024.73	959.36	67	74.02	70.17	65.37
68	1,199.68	1,128.55	1,055.49	68	80.75	76.90	71.14
69	1,318.88	1,241.98	1,161.23	69	88.44	83.63	78.83
70	1,449.62	1,365.02	1,278.51	70	97.09	91.32	85.55
71	1,620.73	1,526.52	1,430.39	71	108.63	102.86	96.13
72	1,812.98	1,707.24	1,599.58	72	122.08	115.35	107.66
73	2,026.39	1,909.11	1,787.99	73	136.50	128.81	120.16
74	2,264.79	2,134.05	1,999.47	74	152.84	144.19	134.58

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,532.02	2,383.98	2,235.95	75	170.15	160.53	149.96
76	2,851.17	2,683.91	2,516.64	76	192.26	180.72	169.19
77	3,206.84	3,020.36	2,831.94	77	215.33	203.79	190.33
78	3,608.66	3,397.18	3,185.70	78	242.24	228.79	214.37
79	4,062.39	3,823.99	3,583.67	79	272.04	256.66	240.32
				80	305.69	288.39	270.12
				81	344.14	324.91	303.77
				82	387.40	365.29	342.22
				83	435.46	410.47	384.51
				84	489.29	461.42	432.58
				85	549.85	518.13	485.45
				86	619.07	583.50	546.97
				87	695.97	656.56	615.22
				88	783.45	738.27	692.12
				89	881.50	830.55	777.68
				90	991.08	934.37	875.73
				91	1,115.09	1,050.68	984.36
				92	1,254.48	1,182.38	1,107.40
				93	1,411.17	1,329.46	1,245.82
				94	1,588.04	1,495.76	1,401.55
				95	1,786.07	1,683.21	1,576.51
				96	2,009.08	1,893.73	1,773.57
				97	2,259.98	2,130.21	1,995.63
				98	2,542.60	2,396.48	2,244.60
				99	2,860.78	2,695.44	2,525.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	299.92	280.70	259.55	18-44	20.19	19.23	18.26
45-49	351.83	330.68	309.53	45-49	24.99	23.07	22.11
50-54	409.51	388.36	367.21	50-54	28.84	26.92	24.99
55	578.69	547.93	515.25	55	39.41	37.49	34.61
56	620.99	586.38	551.78	56	42.30	40.37	37.49
57	663.29	626.76	588.31	57	45.18	43.26	40.37
58	709.43	669.05	626.76	58	48.06	46.14	43.26
59	759.41	715.20	669.05	59	51.91	49.03	46.14
60	811.32	763.26	713.27	60	54.79	51.91	49.03
61	869.00	817.09	765.18	61	58.64	55.75	52.87
62	928.60	874.77	820.94	62	63.44	59.60	55.75
63	992.05	936.29	878.61	63	67.29	63.44	59.60
64	1,061.26	1,003.58	942.06	64	72.10	68.25	63.44
65	1,134.32	1,072.79	1,009.35	65	76.90	72.10	67.29
66	1,255.44	1,186.22	1,117.01	66	85.55	79.79	74.98
67	1,390.02	1,311.19	1,232.37	67	94.21	88.44	82.67
68	1,536.13	1,449.62	1,361.18	68	103.82	98.05	91.32
69	1,699.55	1,603.42	1,505.37	69	114.39	108.63	100.93
70	1,880.27	1,770.69	1,661.10	70	125.93	119.20	111.51
71	2,110.98	1,987.94	1,864.89	71	141.31	134.58	125.93
72	2,368.60	2,232.10	2,093.68	72	158.61	149.96	140.35
73	2,658.91	2,503.18	2,349.38	73	178.80	168.22	157.65
74	2,983.83	2,810.80	2,637.76	74	199.95	189.37	176.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**5-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,347.19	3,153.01	2,958.83	75	223.98	211.48	198.02
76	3,768.23	3,549.06	3,329.89	76	252.82	238.40	223.02
77	4,239.26	3,993.17	3,747.09	77	283.58	268.20	250.90
78	4,771.82	4,493.04	4,216.19	78	319.15	300.88	282.62
79	5,369.73	5,056.36	4,742.98	79	358.56	338.37	317.22
				80	402.78	379.71	356.64
				81	453.73	427.77	401.82
				82	510.44	480.64	451.80
				83	573.89	541.20	507.56
				84	645.98	608.49	571.00
				85	725.77	684.43	642.14
				86	817.09	769.99	722.89
				87	918.99	867.08	813.25
				88	1,033.38	974.74	915.14
				89	1,163.15	1,096.83	1,029.54
				90	1,308.31	1,234.29	1,157.39
				91	1,471.73	1,388.09	1,302.54
				92	1,655.33	1,561.13	1,465.00
				93	1,862.97	1,756.27	1,647.64
				94	2,095.60	1,976.40	1,854.32
				95	2,357.07	2,223.45	2,085.99
				96	2,652.18	2,501.26	2,346.49
				97	2,982.87	2,813.68	2,639.69
				98	3,355.84	3,165.51	2,969.41
				99	3,775.92	3,560.60	3,340.46

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	382.59	361.44	340.29	18-44	25.95	24.99	24.03
45-49	459.49	434.50	409.51	45-49	31.72	30.76	28.84
50-54	547.93	519.09	490.25	50-54	36.53	35.57	33.64
55	749.80	715.20	680.59	55	50.95	49.03	46.14
56	801.71	765.18	728.65	56	54.79	52.87	49.99
57	857.47	817.09	778.64	57	58.64	56.72	52.87
58	915.14	872.85	830.55	58	62.48	60.56	56.72
59	978.59	932.45	888.23	59	67.29	64.41	60.56
60	1,043.95	995.89	947.83	60	71.14	68.25	64.41
61	1,118.93	1,067.03	1,015.12	61	75.94	73.06	69.21
62	1,197.76	1,142.01	1,086.25	62	81.71	77.86	74.02
63	1,282.35	1,222.75	1,161.23	63	86.52	83.63	78.83
64	1,374.64	1,309.27	1,241.98	64	92.28	88.44	84.59
65	1,470.76	1,399.63	1,328.49	65	98.05	94.21	89.40
66	1,620.73	1,543.82	1,465.00	66	108.63	103.82	99.01
67	1,786.07	1,701.47	1,614.96	67	119.20	114.39	108.63
68	1,968.71	1,874.50	1,780.30	68	131.70	126.89	120.16
69	2,170.58	2,066.76	1,961.02	69	145.15	139.39	132.66
70	2,389.75	2,276.32	2,160.97	70	159.57	152.84	145.15
71	2,676.22	2,551.25	2,422.44	71	178.80	171.11	162.46
72	2,995.36	2,856.94	2,714.67	72	200.91	192.26	182.64
73	3,354.88	3,199.15	3,041.50	73	224.94	214.37	203.79
74	3,754.78	3,581.75	3,406.79	74	251.86	240.32	227.82

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,202.73	4,010.48	3,816.30	75	281.66	268.20	254.74
76	4,729.52	4,512.27	4,293.10	76	317.22	301.84	287.42
77	5,321.67	5,077.50	4,829.49	77	356.64	340.29	322.99
78	5,988.80	5,711.95	5,433.18	78	400.86	382.59	363.37
79	6,738.60	6,427.15	6,111.85	79	450.84	430.66	408.55
				80	506.60	483.53	459.49
				81	570.04	544.09	517.17
				82	641.18	612.34	581.58
				83	721.92	688.28	653.67
				84	811.32	773.83	735.38
				85	912.26	869.96	826.70
				86	1,026.65	979.55	930.52
				87	1,155.46	1,101.63	1,046.84
				88	1,299.66	1,239.10	1,177.57
				89	1,462.11	1,393.86	1,324.65
				90	1,644.76	1,567.85	1,489.99
				91	1,849.51	1,763.96	1,676.48
				92	2,081.18	1,985.05	1,886.04
				93	2,340.73	2,233.06	2,121.55
				94	2,633.92	2,511.84	2,386.87
				95	2,962.68	2,825.21	2,684.87
				96	3,332.77	3,178.97	3,020.36
				97	3,749.97	3,575.98	3,398.14
				98	4,218.12	4,022.97	3,823.03
				99	4,745.86	4,525.73	4,300.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	397.97	376.82	355.68	18-44	27.88	25.95	24.03
45-49	471.03	444.11	419.12	45-49	33.64	31.72	28.84
50-54	553.70	522.94	490.25	50-54	38.45	36.53	33.64
55	732.50	688.28	644.06	55	49.03	46.14	43.26
56	774.80	728.65	682.51	56	52.87	49.03	46.14
57	820.94	770.95	720.96	57	55.75	51.91	49.03
58	867.08	815.17	763.26	58	58.64	55.75	51.91
59	917.07	863.23	805.56	59	62.48	58.64	54.79
60	968.97	911.30	851.70	60	65.37	61.52	57.68
61	1,026.65	965.13	901.68	61	69.21	65.37	61.52
62	1,088.17	1,022.81	955.52	62	74.02	69.21	65.37
63	1,151.62	1,082.41	1,011.27	63	77.86	73.06	69.21
64	1,218.91	1,145.85	1,068.95	64	82.67	77.86	73.06
65	1,290.04	1,211.22	1,130.47	65	86.52	81.71	76.90
66	1,399.63	1,315.04	1,228.52	66	94.21	89.40	83.63
67	1,516.91	1,426.55	1,332.34	67	101.90	96.13	90.36
68	1,645.72	1,547.67	1,445.77	68	110.55	104.78	98.05
69	1,784.14	1,678.40	1,568.82	69	120.16	113.43	105.74
70	1,934.10	1,818.75	1,701.47	70	129.77	122.08	114.39
71	2,124.44	1,997.55	1,868.74	71	143.23	134.58	125.93
72	2,332.08	2,191.73	2,051.38	72	156.69	147.08	138.42
73	2,558.94	2,405.13	2,251.33	73	171.11	161.50	151.88
74	2,808.87	2,639.69	2,470.50	74	188.41	177.84	166.30

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,081.88	2,897.31	2,710.82	75	205.71	194.18	181.68
76	3,468.31	3,260.68	3,051.12	76	231.67	219.17	204.75
77	3,900.89	3,668.26	3,433.71	77	260.51	246.09	230.71
78	4,387.30	4,125.83	3,864.36	78	293.19	276.85	258.59
79	4,933.31	4,641.08	4,346.93	79	330.68	310.49	291.27
80		5,219.77	4,891.01	80		348.95	326.84
81		5,873.45	5,504.31	81		393.17	368.17
82		6,609.79	6,192.59	82		442.19	414.31
83		7,436.49	6,967.39	83		496.98	465.26
84		8,367.02	7,840.23	84		559.47	523.90

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	486.41	457.57	428.73	18-44	32.68	30.76	28.84
45-49	574.85	542.16	507.56	45-49	39.41	36.53	34.61
50-54	676.74	638.29	599.84	50-54	46.14	43.26	40.37
55	892.07	842.09	792.10	55	60.56	56.72	52.87
56	945.90	892.07	840.16	56	64.41	60.56	56.72
57	1,001.66	945.90	888.23	57	68.25	63.44	59.60
58	1,061.26	999.74	940.14	58	72.10	67.29	63.44
59	1,124.70	1,059.34	993.97	59	75.94	71.14	66.33
60	1,190.07	1,120.86	1,051.64	60	79.79	74.98	70.17
61	1,261.20	1,188.15	1,115.09	61	84.59	79.79	74.98
62	1,334.26	1,257.36	1,178.53	62	89.40	84.59	78.83
63	1,413.09	1,330.42	1,247.75	63	95.17	89.40	83.63
64	1,495.76	1,409.24	1,320.80	64	99.97	95.17	88.44
65	1,582.27	1,489.99	1,397.71	65	105.74	99.97	93.24
66	1,718.78	1,618.80	1,518.83	66	115.35	108.63	101.90
67	1,866.81	1,757.23	1,649.56	67	124.97	118.24	110.55
68	2,026.39	1,909.11	1,791.83	68	136.50	128.81	120.16
69	2,199.42	2,072.53	1,945.64	69	148.04	139.39	130.73
70	2,387.83	2,249.41	2,110.98	70	160.53	150.92	141.31
71	2,628.15	2,474.35	2,322.46	71	176.88	166.30	155.73
72	2,889.62	2,722.36	2,551.25	72	194.18	182.64	171.11
73	3,178.01	2,993.44	2,805.03	73	213.41	200.91	188.41
74	3,497.15	3,291.44	3,083.80	74	234.55	221.10	206.68
75	3,845.14	3,618.27	3,389.49	75	256.66	242.24	226.86
76	4,325.78	4,072.00	3,814.38	76	289.35	273.00	255.70
77	4,867.94	4,581.48	4,291.17	77	324.91	306.65	287.42
78	5,475.48	5,152.48	4,829.49	78	366.25	345.10	322.99
79	6,159.91	5,798.47	5,433.18	79	411.43	387.40	363.37

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> <u>Elimination Period</u>				<u>Additional \$5 Increments</u> <u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	620.99	586.38	549.85	18-44	42.30	40.37	37.49
45-49	742.11	699.81	655.60	45-49	50.95	48.06	45.18
50-54	884.38	832.47	780.56	50-54	59.60	56.72	52.87
55	1,182.38	1,109.32	1,036.26	55	78.83	74.98	70.17
56	1,251.59	1,174.69	1,097.79	56	83.63	79.79	74.98
57	1,322.73	1,241.98	1,161.23	57	88.44	84.59	78.83
58	1,399.63	1,315.04	1,230.44	58	94.21	89.40	83.63
59	1,480.38	1,391.94	1,301.58	59	99.01	94.21	88.44
60	1,564.97	1,470.76	1,376.56	60	104.78	99.01	93.24
61	1,657.25	1,559.20	1,461.15	61	111.51	105.74	99.01
62	1,755.31	1,651.49	1,547.67	62	118.24	111.51	104.78
63	1,859.12	1,749.54	1,641.87	63	124.97	118.24	110.55
64	1,966.79	1,853.36	1,739.92	64	131.70	124.97	117.28
65	2,082.14	1,962.94	1,843.74	65	139.39	131.70	123.04
66	2,266.71	2,135.97	2,007.16	66	151.88	144.19	134.58
67	2,466.66	2,324.39	2,182.12	67	165.34	156.69	146.12
68	2,685.83	2,530.10	2,374.37	68	179.76	170.15	159.57
69	2,922.30	2,751.20	2,582.01	69	196.10	185.53	173.03
70	3,179.93	2,993.44	2,806.95	70	212.44	200.91	188.41
71	3,504.84	3,301.05	3,095.34	71	234.55	222.06	207.64
72	3,862.44	3,637.50	3,410.64	72	258.59	244.17	228.79
73	4,256.57	4,008.56	3,758.62	73	284.54	269.16	252.82
74	4,691.07	4,418.06	4,143.14	74	313.38	296.08	277.81
75	5,169.79	4,867.94	4,564.18	75	345.10	325.88	305.69
76	5,815.77	5,477.40	5,137.10	76	388.36	367.21	344.14
77	6,542.50	6,161.83	5,779.24	77	437.38	412.39	387.40
78	7,359.59	6,932.78	6,504.05	78	492.18	464.30	435.46
79	8,280.50	7,797.94	7,317.30	79	553.70	521.98	489.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**REDUCED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**UNLIMITED BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	824.78	784.41	742.11	18-44	55.75	53.83	50.95
45-49	993.97	945.90	893.99	45-49	67.29	64.41	61.52
50-54	1,195.84	1,136.24	1,074.72	50-54	79.79	76.90	73.06
55	1,572.66	1,501.53	1,430.39	55	105.74	100.93	96.13
56	1,664.94	1,589.96	1,514.98	56	112.47	107.66	101.90
57	1,761.07	1,682.25	1,603.42	57	118.24	113.43	108.63
58	1,862.97	1,778.38	1,695.71	58	124.97	120.16	114.39
59	1,968.71	1,882.19	1,793.76	59	132.66	126.89	121.12
60	2,082.14	1,989.86	1,897.58	60	139.39	133.62	127.85
61	2,201.34	2,103.29	2,005.24	61	148.04	141.31	135.54
62	2,328.23	2,222.49	2,116.75	62	156.69	149.96	143.23
63	2,460.89	2,347.46	2,234.02	63	165.34	157.65	150.92
64	2,599.31	2,480.11	2,358.99	64	174.95	167.26	158.61
65	2,747.35	2,618.54	2,489.73	65	184.57	175.92	167.26
66	2,985.75	2,847.32	2,706.98	66	200.91	191.30	181.68
67	3,245.30	3,093.41	2,941.53	67	218.21	207.64	197.06
68	3,527.91	3,362.57	3,197.23	68	236.48	225.90	214.37
69	3,833.60	3,654.80	3,476.00	69	256.66	245.13	232.63
70	4,164.28	3,970.10	3,775.92	70	277.81	265.31	251.86
71	4,577.64	4,364.23	4,150.83	71	305.69	292.23	276.85
72	5,029.44	4,796.81	4,562.26	72	336.45	321.07	304.73
73	5,527.38	5,271.68	5,014.06	73	369.13	352.79	334.53
74	6,073.39	5,792.70	5,512.00	74	406.62	387.40	368.17
75	6,673.24	6,365.62	6,056.09	75	446.04	424.89	403.74
76	7,509.55	7,163.49	6,813.58	76	501.79	478.72	454.69
77	8,449.69	8,057.48	7,665.28	77	564.27	538.32	511.40
78	9,507.10	9,064.91	8,622.72	78	635.41	605.61	575.81
79	10,697.17	10,199.23	9,701.28	79	714.23	680.59	646.94

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	251.86	240.32	226.86	18-44	18.26	17.30	15.38
45-49	301.84	284.54	267.24	45-49	22.11	21.15	19.23
50-54	359.52	336.45	313.38	50-54	24.99	24.03	22.11
55	467.18	440.27	411.43	55	32.68	30.76	28.84
56	499.87	469.11	438.35	56	34.61	32.68	30.76
57	532.55	499.87	465.26	57	37.49	34.61	32.68
58	569.08	532.55	496.02	58	39.41	36.53	34.61
59	605.61	567.16	526.78	59	41.34	38.45	36.53
60	645.98	603.69	559.47	60	43.26	40.37	37.49
61	688.28	644.06	597.92	61	46.14	43.26	40.37
62	732.50	686.36	638.29	62	49.99	47.10	43.26
63	780.56	730.58	680.59	63	52.87	49.99	46.14
64	830.55	778.64	724.81	64	56.72	53.83	49.99
65	882.46	828.63	772.87	65	59.60	56.72	52.87
66	970.90	911.30	849.78	66	65.37	62.48	58.64
67	1,065.10	999.74	934.37	67	72.10	68.25	64.41
68	1,168.92	1,097.79	1,024.73	68	78.83	74.98	70.17
69	1,284.28	1,205.45	1,126.63	69	86.52	81.71	76.90
70	1,409.24	1,322.73	1,236.21	70	94.21	89.40	83.63
71	1,566.89	1,470.76	1,374.64	71	104.78	99.97	93.24
72	1,743.77	1,636.11	1,528.44	72	116.32	110.55	103.82
73	1,937.95	1,818.75	1,699.55	73	129.77	123.04	115.35
74	2,153.28	2,022.54	1,889.88	74	144.19	136.50	127.85

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	2,393.60	2,247.48	2,099.44	75	159.57	150.92	141.31
76	2,691.60	2,528.18	2,364.76	76	179.76	170.15	159.57
77	3,028.05	2,845.40	2,660.83	77	202.83	191.30	178.80
78	3,404.87	3,199.15	2,993.44	78	227.82	215.33	200.91
79	3,827.83	3,599.05	3,370.26	79	256.66	241.28	225.90
80		4,047.01	3,791.31	80	288.39	271.08	253.78
81		4,554.56	4,266.18	81	324.91	305.69	285.50
82		5,125.57	4,800.65	82	365.29	343.18	321.07
83		5,767.71	5,402.42	83	410.47	385.47	361.44
84		6,490.59	6,079.16	84	461.42	433.54	406.62
				85	518.13	487.37	456.61
				86	583.50	548.89	514.29
				87	656.56	617.14	578.69
				88	738.27	694.05	650.79
				89	830.55	781.52	731.54
				90	934.37	878.61	822.86
				91	1,050.68	988.20	925.72
				92	1,182.38	1,112.21	1,042.03
				93	1,329.46	1,250.63	1,171.81
				94	1,495.76	1,407.32	1,318.88
				95	1,683.21	1,583.24	1,483.26
				96	1,893.73	1,781.26	1,668.79
				97	2,130.21	2,003.32	1,877.39
				98	2,396.48	2,254.21	2,111.94
				99	2,695.44	2,535.87	2,375.33

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	311.46	290.31	269.16	18-44	21.15	20.19	19.23
45-49	372.98	347.98	321.07	45-49	25.95	24.99	23.07
50-54	442.19	413.35	382.59	50-54	29.80	28.84	26.92
55	561.39	530.63	497.95	55	38.45	36.53	33.64
56	599.84	567.16	530.63	56	41.34	39.41	36.53
57	640.22	603.69	565.24	57	44.22	41.34	38.45
58	682.51	642.14	601.76	58	46.14	44.22	41.34
59	726.73	684.43	640.22	59	49.03	47.10	44.22
60	774.80	728.65	680.59	60	51.91	49.03	46.14
61	826.70	776.72	724.81	61	55.75	52.87	49.99
62	878.61	826.70	770.95	62	59.60	55.75	52.87
63	936.29	878.61	820.94	63	63.44	59.60	56.72
64	995.89	934.37	872.85	64	67.29	63.44	59.60
65	1,059.34	993.97	928.60	65	71.14	67.29	63.44
66	1,165.08	1,093.94	1,022.81	66	78.83	74.02	70.17
67	1,282.35	1,203.53	1,126.63	67	86.52	81.71	76.90
68	1,409.24	1,324.65	1,240.06	68	95.17	89.40	84.59
69	1,549.59	1,457.31	1,366.95	69	104.78	98.05	92.28
70	1,703.40	1,603.42	1,503.45	70	114.39	107.66	100.93
71	1,903.34	1,791.83	1,680.32	71	127.85	121.12	113.43
72	2,126.36	2,001.39	1,876.43	72	143.23	134.58	125.93
73	2,374.37	2,235.95	2,095.60	73	159.57	149.96	141.31
74	2,651.22	2,497.42	2,339.77	74	177.84	167.26	157.65

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,960.76	2,787.72	2,612.77	75	198.02	186.49	174.95
76	3,331.81	3,137.63	2,939.61	76	223.02	210.52	197.06
77	3,749.01	3,529.84	3,306.82	77	250.90	236.48	222.06
78	4,218.12	3,970.10	3,720.17	78	282.62	266.28	249.93
79	4,746.82	4,466.13	4,185.43	79	317.22	299.92	280.70
				80	356.64	336.45	315.30
				81	401.82	378.75	354.71
				82	451.80	425.85	398.93
				83	507.56	478.72	448.92
				84	571.00	538.32	504.67
				85	642.14	604.65	567.16
				86	722.89	680.59	638.29
				87	813.25	766.14	718.08
				88	915.14	861.31	808.44
				89	1,029.54	968.97	909.37
				90	1,157.39	1,090.10	1,022.81
				91	1,302.54	1,226.60	1,150.66
				92	1,465.00	1,379.44	1,293.89
				93	1,647.64	1,551.51	1,455.38
				94	1,854.32	1,745.69	1,638.03
				95	2,085.99	1,963.90	1,841.82
				96	2,346.49	2,209.03	2,072.53
				97	2,639.69	2,485.88	2,331.11
				98	2,969.41	2,796.38	2,622.38
				99	3,340.46	3,145.32	2,950.18

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u> <u>Elimination Period</u>				<u>Additional \$5 Increments</u> <u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	403.74	380.67	355.68	18-44	26.92	25.95	24.03
45-49	482.56	453.73	424.89	45-49	32.68	31.72	28.84
50-54	576.77	540.24	503.71	50-54	38.45	36.53	34.61
55	717.12	676.74	634.45	55	49.03	46.14	43.26
56	765.18	722.89	676.74	56	52.87	49.99	46.14
57	817.09	770.95	720.96	57	55.75	52.87	49.03
58	870.92	820.94	769.03	58	59.60	55.75	52.87
59	928.60	874.77	819.01	59	62.48	59.60	55.75
60	990.12	932.45	872.85	60	66.33	62.48	58.64
61	1,055.49	993.97	930.52	61	71.14	67.29	63.44
62	1,122.78	1,057.41	990.12	62	75.94	72.10	67.29
63	1,193.92	1,124.70	1,053.57	63	80.75	76.90	71.14
64	1,270.82	1,197.76	1,122.78	64	86.52	81.71	75.94
65	1,351.57	1,272.74	1,193.92	65	91.32	86.52	80.75
66	1,491.91	1,405.40	1,318.88	66	100.93	96.13	89.40
67	1,647.64	1,551.51	1,455.38	67	111.51	104.78	98.05
68	1,816.83	1,713.01	1,607.27	68	122.08	115.35	108.63
69	2,005.24	1,889.88	1,774.53	69	134.58	126.89	119.20
70	2,212.88	2,085.99	1,957.17	70	148.04	139.39	130.73
71	2,485.88	2,343.61	2,197.50	71	166.30	156.69	147.08
72	2,789.65	2,630.07	2,468.58	72	187.45	175.92	165.34
73	3,131.86	2,953.07	2,770.42	73	210.52	198.02	185.53
74	3,516.38	3,314.51	3,110.72	74	235.51	222.06	208.60

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	3,947.03	3,720.17	3,491.38	75	264.35	248.97	233.59
76	4,441.13	4,187.35	3,929.73	76	298.00	280.70	263.39
77	4,996.76	4,710.29	4,421.91	77	334.53	315.30	296.08
78	5,621.59	5,300.52	4,975.61	78	376.82	354.71	332.60
79	6,325.25	5,961.88	5,600.44	79	423.93	398.93	373.94
				80	475.84	447.96	420.08
				81	535.44	504.67	472.95
				82	602.73	567.16	532.55
				83	677.71	638.29	598.88
				84	762.30	718.08	673.86
				85	856.50	807.48	757.49
				86	964.17	908.41	852.66
				87	1,084.33	1,022.81	959.36
				88	1,219.87	1,150.66	1,078.56
				89	1,372.71	1,293.89	1,214.10
				90	1,543.82	1,455.38	1,365.98
				91	1,737.04	1,637.07	1,536.13
				92	1,954.29	1,841.82	1,728.39
				93	2,198.46	2,072.53	1,943.72
				94	2,472.42	2,331.11	2,186.92
				95	2,781.96	2,622.38	2,459.93
				96	3,129.94	2,950.18	2,767.54
				97	3,520.22	3,319.31	3,113.60
				98	3,960.49	3,733.63	3,502.92
				99	4,455.55	4,200.81	3,940.30

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	517.17	492.18	465.26	18-44	34.61	33.64	31.72
45-49	613.30	584.46	555.62	45-49	41.34	40.37	37.49
50-54	724.81	694.05	661.36	50-54	49.03	47.10	44.22
55	938.21	892.07	845.93	55	63.44	60.56	57.68
56	999.74	951.67	901.68	56	68.25	65.37	61.52
57	1,065.10	1,013.19	961.28	57	72.10	69.21	65.37
58	1,134.32	1,078.56	1,022.81	58	76.90	73.06	70.17
59	1,207.37	1,149.70	1,090.10	59	81.71	77.86	74.98
60	1,284.28	1,222.75	1,159.31	60	86.52	82.67	78.83
61	1,368.87	1,303.50	1,238.13	61	92.28	88.44	84.59
62	1,457.31	1,388.09	1,318.88	62	98.05	94.21	89.40
63	1,551.51	1,480.38	1,407.32	63	104.78	99.97	95.17
64	1,651.49	1,576.51	1,501.53	64	111.51	106.70	100.93
65	1,757.23	1,678.40	1,599.58	65	118.24	112.47	106.70
66	1,937.95	1,851.43	1,763.00	66	130.73	124.01	118.24
67	2,137.90	2,039.85	1,941.79	67	144.19	137.46	129.77
68	2,357.07	2,247.48	2,137.90	68	158.61	150.92	143.23
69	2,599.31	2,478.19	2,355.15	69	173.99	166.30	158.61
70	2,866.55	2,730.05	2,593.54	70	191.30	182.64	173.99
71	3,206.84	3,054.96	2,901.16	71	214.37	204.75	195.14
72	3,585.59	3,416.40	3,245.30	72	239.36	228.79	218.21
73	4,010.48	3,822.07	3,629.81	73	268.20	255.70	243.20
74	4,485.35	4,273.87	4,060.46	74	299.92	285.50	272.04

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-COLI-4

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
75	5,015.98	4,779.51	4,541.11	75	334.53	319.15	303.77
76	5,644.66	5,377.42	5,110.19	76	376.82	359.52	342.22
77	6,348.32	6,050.32	5,748.48	77	423.93	404.70	384.51
78	7,142.34	6,805.89	6,467.52	78	476.80	454.69	432.58
79	8,034.41	7,657.59	7,276.92	79	536.40	511.40	486.41
				80	602.73	574.85	546.97
				81	678.67	646.94	615.22
				82	763.26	727.69	692.12
				83	858.43	819.01	778.64
				84	966.09	920.91	875.73
				85	1,086.25	1,035.30	984.36
				86	1,222.75	1,165.08	1,107.40
				87	1,375.60	1,311.19	1,245.82
				88	1,546.71	1,474.61	1,401.55
				89	1,740.89	1,659.18	1,577.47
				90	1,958.14	1,865.85	1,774.53
				91	2,202.30	2,099.44	1,995.63
				92	2,478.19	2,361.88	2,245.56
				93	2,787.72	2,656.99	2,526.26
				94	3,135.71	2,988.63	2,841.56
				95	3,527.91	3,362.57	3,197.23
				96	3,969.14	3,782.65	3,596.16
				97	4,465.17	4,255.61	4,046.05
				98	5,022.71	4,787.20	4,551.68
				99	5,650.43	5,386.08	5,120.76

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	496.02	469.11	442.19	18-44	34.61	32.68	29.80
45-49	590.23	557.54	522.94	45-49	41.34	38.45	35.57
50-54	699.81	659.44	617.14	50-54	48.06	45.18	42.30
55	872.85	824.78	776.72	55	59.60	55.75	51.91
56	924.76	872.85	820.94	56	63.44	59.60	55.75
57	976.66	922.83	869.00	57	66.33	62.48	58.64
58	1,032.42	974.74	917.07	58	70.17	66.33	61.52
59	1,092.02	1,030.50	968.97	59	74.02	70.17	65.37
60	1,153.54	1,088.17	1,022.81	60	77.86	73.06	68.25
61	1,220.83	1,149.70	1,080.48	61	82.67	77.86	73.06
62	1,290.04	1,215.06	1,140.08	62	87.48	81.71	76.90
63	1,365.02	1,284.28	1,203.53	63	92.28	86.52	81.71
64	1,441.93	1,357.33	1,270.82	64	97.09	91.32	85.55
65	1,524.60	1,432.31	1,340.03	65	101.90	96.13	90.36
66	1,649.56	1,551.51	1,451.54	66	110.55	104.78	98.05
67	1,786.07	1,678.40	1,572.66	67	120.16	113.43	105.74
68	1,930.26	1,816.83	1,701.47	68	129.77	123.04	114.39
69	2,089.83	1,964.87	1,841.82	69	140.35	132.66	124.01
70	2,259.02	2,126.36	1,993.70	70	151.88	143.23	133.62
71	2,480.11	2,334.00	2,187.88	71	167.26	157.65	147.08
72	2,720.43	2,558.94	2,399.37	72	182.64	172.07	161.50
73	2,983.83	2,808.87	2,632.00	73	200.91	188.41	176.88
74	3,272.21	3,079.95	2,887.70	74	220.13	206.68	193.22

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**2-YEAR BENEFIT PERIOD**

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,589.44	3,377.95	3,166.47	75	240.32	225.90	211.48
76	4,039.32	3,800.92	3,564.44	76	271.08	254.74	238.40
77	4,544.95	4,277.71	4,010.48	77	304.73	286.46	268.20
78	5,114.03	4,812.19	4,512.27	78	342.22	322.03	301.84
79	5,752.32	5,413.95	5,075.58	79	385.47	362.40	339.33
80		6,090.70	5,710.03	80		406.62	380.67
81		6,853.96	6,423.30	81		457.57	428.73
82		7,709.50	7,226.94	82		515.25	482.56
83		8,672.71	8,128.62	83		579.65	543.13
84		9,757.04	9,143.74	84		651.75	610.42

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%



**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**3-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	617.14	580.62	542.16	18-44	42.30	40.37	37.49
45-49	728.65	686.36	640.22	45-49	49.99	48.06	44.22
50-54	857.47	807.48	755.57	50-54	58.64	55.75	51.91
55	1,093.94	1,030.50	965.13	55	73.06	69.21	64.41
56	1,155.46	1,088.17	1,018.96	56	77.86	73.06	68.25
57	1,216.99	1,147.77	1,074.72	57	81.71	77.86	72.10
58	1,284.28	1,209.30	1,132.39	58	86.52	81.71	75.94
59	1,353.49	1,274.66	1,195.84	59	91.32	86.52	80.75
60	1,426.55	1,343.88	1,259.28	60	96.13	90.36	84.59
61	1,507.29	1,418.86	1,330.42	61	101.90	96.13	89.40
62	1,589.96	1,499.60	1,405.40	62	107.66	100.93	94.21
63	1,678.40	1,582.27	1,484.22	63	113.43	106.70	99.97
64	1,770.69	1,670.71	1,568.82	64	120.16	112.47	105.74
65	1,868.74	1,763.00	1,655.33	65	125.93	118.24	110.55
66	2,030.23	1,914.88	1,797.60	66	137.46	128.81	120.16
67	2,203.26	2,078.30	1,951.41	67	149.00	139.39	130.73
68	2,391.68	2,255.17	2,116.75	68	161.50	151.88	141.31
69	2,597.39	2,449.35	2,297.47	69	174.95	164.38	153.81
70	2,818.49	2,656.99	2,493.57	70	189.37	177.84	166.30
71	3,099.18	2,920.38	2,739.66	71	208.60	196.10	183.61
72	3,406.79	3,208.77	3,010.74	72	228.79	215.33	200.91
73	3,743.24	3,525.99	3,306.82	73	250.90	236.48	221.10
74	4,114.30	3,873.98	3,633.65	74	275.89	259.55	243.20
75	4,521.88	4,256.57	3,991.25	75	301.84	284.54	266.28
76	5,087.12	4,789.12	4,491.12	76	340.29	320.11	299.92
77	5,723.49	5,388.96	5,052.51	77	382.59	360.48	337.41
78	6,438.68	6,061.86	5,683.11	78	430.66	405.66	379.71
79	7,244.24	6,819.35	6,394.46	79	484.49	455.65	426.81

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**5-YEAR BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	822.86	776.72	730.58	18-44	55.75	52.87	49.03
45-49	967.05	913.22	859.39	45-49	66.33	62.48	57.68
50-54	1,132.39	1,070.87	1,007.43	50-54	76.90	72.10	67.29
55	1,455.38	1,372.71	1,288.12	55	98.05	92.28	86.52
56	1,536.13	1,449.62	1,359.26	56	103.82	98.05	91.32
57	1,620.73	1,528.44	1,434.24	57	109.59	102.86	96.13
58	1,711.09	1,613.03	1,513.06	58	115.35	108.63	101.90
59	1,805.29	1,701.47	1,595.73	59	121.12	114.39	107.66
60	1,903.34	1,793.76	1,682.25	60	126.89	120.16	112.47
61	2,007.16	1,891.81	1,774.53	61	134.58	126.89	119.20
62	2,116.75	1,993.70	1,870.66	62	141.31	133.62	124.97
63	2,232.10	2,103.29	1,972.56	63	149.00	141.31	131.70
64	2,353.22	2,216.72	2,080.22	64	157.65	148.04	139.39
65	2,480.11	2,335.92	2,191.73	65	165.34	155.73	146.12
66	2,701.21	2,543.56	2,387.83	66	180.72	170.15	159.57
67	2,939.61	2,770.42	2,599.31	67	197.06	185.53	173.99
68	3,201.08	3,016.51	2,830.02	68	214.37	201.87	189.37
69	3,483.69	3,283.75	3,081.88	69	233.59	220.13	205.71
70	3,791.31	3,574.05	3,354.88	70	253.78	239.36	223.98
71	4,175.82	3,935.50	3,693.25	71	279.73	264.35	247.05
72	4,596.86	4,331.55	4,066.23	72	307.61	290.31	272.04
73	5,062.12	4,767.97	4,473.82	73	338.37	319.15	298.96
74	5,573.53	5,248.61	4,925.62	74	372.98	351.83	329.72
75	6,134.92	5,777.32	5,419.72	75	409.51	386.44	362.40
76	6,902.02	6,500.20	6,098.39	76	461.42	435.46	408.55
77	7,765.25	7,313.45	6,861.65	77	519.09	489.29	459.49
78	8,734.23	8,226.67	7,719.11	78	583.50	550.82	516.21
79	9,826.25	9,255.24	8,684.24	79	656.56	619.07	580.62

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**  
**1209 Orange Street, Wilmington, DE 19801**  
**Current Annual Premiums**

**INCREASED INFLATION BENEFITS**

**FORM:** H-LTC3JP, H-LTC3JP27, et al.

**RIDER:** H-5AI

**RIDER:** H-IBOR

**UNLIMITED BENEFIT PERIOD**

<u>\$50 Base Benefit</u>				<u>Additional \$5 Increments</u>			
<u>Elimination Period</u>				<u>Elimination Period</u>			
Issue Age	20 Days	60 Days	100 Days	Issue Age	20 Days	60 Days	100 Days
18-44	1,061.26	1,013.19	963.21	18-44	71.14	68.25	64.41
45-49	1,263.13	1,203.53	1,142.01	45-49	84.59	81.71	76.90
50-54	1,499.60	1,426.55	1,351.57	50-54	99.97	96.13	91.32
55	1,907.19	1,814.90	1,722.62	55	127.85	122.08	116.32
56	2,012.93	1,914.88	1,818.75	56	135.54	128.81	123.04
57	2,122.52	2,020.62	1,916.80	57	143.23	136.50	129.77
58	2,237.87	2,130.21	2,022.54	58	150.92	144.19	136.50
59	2,360.91	2,247.48	2,134.05	59	158.61	151.88	144.19
60	2,487.80	2,368.60	2,249.41	60	167.26	159.57	150.92
61	2,626.23	2,501.26	2,376.29	61	176.88	169.19	159.57
62	2,770.42	2,639.69	2,507.03	62	186.49	177.84	169.19
63	2,922.30	2,785.80	2,647.38	63	197.06	187.45	177.84
64	3,083.80	2,939.61	2,795.41	64	207.64	198.02	188.41
65	3,252.99	3,101.10	2,949.22	65	218.21	208.60	198.02
66	3,533.68	3,368.34	3,203.00	66	237.44	226.86	215.33
67	3,835.52	3,656.73	3,477.93	67	257.62	246.09	233.59
68	4,164.28	3,970.10	3,775.92	68	279.73	267.24	253.78
69	4,521.88	4,310.40	4,100.84	69	303.77	289.35	274.93
70	4,908.32	4,679.53	4,450.75	70	328.76	313.38	298.00
71	5,388.96	5,137.10	4,887.17	71	361.44	344.14	327.80
72	5,915.74	5,640.82	5,363.97	72	396.05	377.78	358.56
73	6,492.51	6,190.67	5,888.83	73	434.50	414.31	394.13
74	7,126.96	6,796.28	6,463.68	74	476.80	454.69	431.62
75	7,822.93	7,459.57	7,094.28	75	521.98	497.95	472.95
76	8,801.52	8,393.93	7,982.50	76	587.34	560.43	532.55
77	9,903.15	9,441.73	8,978.39	77	661.36	630.60	598.88
78	11,141.28	10,622.19	10,101.17	78	743.07	709.43	673.86
79	12,535.15	11,950.69	11,362.38	79	836.32	797.87	758.45

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Brighthouse Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	Round 4.1 Filing/145GEC01-70		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	CovLtr_LTC3+ NQ Comp_PA_20190226.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	AM_LTC3+ NQ Comp_PA_20190226.pdf Supplement to AM_LTC3+ NQ Comp_PA_20190226.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not an advertisement filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Authorization to File (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	2017 Brighthouse Auth Letter_LTC3+ NQ Comp_20190226.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable as there are no insert pages.
<b>Attachment(s):</b>	
<b>Item Status:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Brighthouse Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
<b>Product Name:</b>	Long-Term Care		
<b>Project Name/Number:</b>	Round 4.1 Filing/145GEC01-70		

<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	See the Rate/Rule Schedule attachments.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Numerical Data
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_Supplement Exhibits_LTC3+ NQ Comp_20190226.xlsb
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Sample Policyholder Notification Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	Policyholder Notification Letter.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>SERFF Tracking #:</b>	MILL-131718987	<b>State Tracking #:</b>	MILL-131718987	<b>Company Tracking #:</b>	LTC3+ NQ COMP
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Brighthouse Life Insurance Company		
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified				
<b>Product Name:</b>	Long-Term Care				
<b>Project Name/Number:</b>	Round 4.1 Filing/145GEC01-70				

***Attachment PA\_Supplement Exhibits\_LTC3+ NQ Comp\_20190226.xlsb is not a PDF document and cannot be reproduced here.***



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February 26, 2019

Honorable Jessica Altman  
Insurance Commissioner

Pennsylvania Department of Insurance (Department)  
1326 Strawberry Square  
Harrisburg, Pennsylvania 17120

**RE: Brighthouse Life Insurance Company**

Company NAIC # 87726

SERFF Tracking # MILL-131718987

Policy Forms: Long Term Care  
Long Term Care  
Annual 5% Compound Benefit Inflation Rider  
Cost of Living (CPI) Benefit Inflation Rider  
Increased Benefits Option Rider

H-LTC3JP, et al.  
H-LTC3JP27, et al.  
H-5AI  
H-COLI-4  
H-IBOR

Dear Commissioner Altman:

Milliman, Inc. has been retained by GNA Corporation to submit the referenced rate filing on behalf of Brighthouse Life Insurance Company for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth Life Insurance Company (Genworth), a reinsurer of this business.

H-LTC3JP, et al. and H-LTC3JP27, et al. are existing individual comprehensive long term care policies of insurance previously approved in 1994. These forms were issued in Pennsylvania from July 1994 through February 1998 and are no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed forms and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, five prior increases have been approved and implemented on these forms and associated riders.

1. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
5. On November 15, 2017, the company requested a rate increase of 71.7%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 56.1% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% of the rate increase needed to restore the loss ratio to the original pricing expectation.

**Offices in Principal Cities Worldwide**

This work product was prepared to provide assistance to Genworth and Brighthouse Life Insurance Company. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. There are several options for benefit reductions available to most policyholders (subject to policy and state minimum requirements). Insureds may be able to increase their elimination period, shorten their benefit period, reduce their daily benefit amount, remove or reduce inflation protection, or any combination of these.

For eligible policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a sample policyholder notification letter\*;
- a letter from Brighthouse Life Insurance Company authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

\* Please note that in the future, slight variations in letter language may occur that do not materially change the information being provided to the policyholder. As the letter does not require Department approval, we understand that it will not be necessary to file each of these minor variations with the state of Pennsylvania.

The required \$100 filing fee will be paid via Electronic Funds Transfer (EFT).





Honorable Jessica Altman  
2/26/2019

The contact person for this filing is:

John Hebig, FSA, MAAA  
Actuary  
8500 Normandale Lake Blvd., Suite 1850  
Minneapolis, MN 55437  
(952) 820-2488  
john.hebig@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads 'Michael Bergerson'.

Mike Bergerson, FSA, MAAA  
Principal and Consulting Actuary

MAB/dac

Enclosures

# **BRIGHTHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

## **Actuarial Memorandum for the LTC3+ Comprehensive Product**

**February 2019**

### **Product or Rider**

**Long Term Care**

**Long Term Care**

**Annual 5% Compound Benefit Inflation Rider**

**Cost of Living (CPI) Benefit Inflation Rider**

**Increased Benefits Option Rider**

### **Form Number**

**H-LTC3JP, et al.**

**H-LTC3JP27, et al.**

**H-5AI**

**H-COLI-4**

**H-IBOR**

These policy forms are individual policy forms providing comprehensive long term care coverage. These forms were issued in Pennsylvania from July 1994 through February 1998.

### **1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

### **2. Description of Benefits**

These are individually underwritten policies which pay a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care provided in a Home or Community Based setting.

Reduced Benefit option pays 80% of expenses up to 50% of the daily benefit amount for Nursing Facility Care. Standard Benefit option pays 80% of expenses up to 100% of the daily benefit amount for Nursing Facility Care. Increased Benefit option pays 100% of expenses up to 100% of the daily benefit amount for Nursing Facility Care.

Elimination periods are generally 20, 60, and 100 days. In some states, a 90 day elimination period also exists. The elimination period applies to all benefits except the Respite Care Benefit, Care Coordination Benefit, and Alternate Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as having a 90-day certification period and not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Care Coordination benefits and Alternate Plan of Care benefits, which may be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care, Care Coordination, or Alternate Plan of Care, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

### **3. Renewability**

These policy forms are guaranteed renewable for life.

# BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

## Actuarial Memorandum for the LTC3+ Comprehensive Product

February 2019

### 4. Applicability

This filing is applicable to in-force policies only as these policy forms are no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

### 5. Actuarial Assumptions

- a. Morbidity. In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

A cumulative 2.0% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of these policy forms.

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

**BRIGHTHOUSE LIFE INSURANCE COMPANY****Address: 1209 Orange Street, Wilmington, DE 19801****Actuarial Memorandum for the LTC3+ Comprehensive Product****February 2019****Voluntary Lapse Rates**

<b>Policy Duration</b>	<b>Lapse Rate</b>
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. Benefit exhaustion rates were developed from actual experience through December 31, 2016, including runout through June 30, 2017, and are shown in the following table:

**Assumed Benefit Exhaustion Rates**

<b>Attained Age</b>	<b>3-year Assumed Rates</b>	<b>5-year Assumed Rates</b>	<b>Attained Age</b>	<b>3-year Assumed Rates</b>	<b>5-year Assumed Rates</b>
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

# BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

## Actuarial Memorandum for the LTC3+ Comprehensive Product

February 2019

In the year of rate increase implementation, an additional 2.2% of in-force policyholders are assumed to lapse, and a 5.6% reduction in premium and claims is expected due to the election of reduced benefits.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates are shown in the following table:

Mortality Rates per 1000 Lives

Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate	Attained Age	Male Mortality Rate	Female Mortality Rate
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the reinsurer and are deemed reasonable for these particular policies. Exhibit I provides justification for the assumptions used in this filing.

Exhibit II provides an analysis of actual and projected nationwide experience with respect to changes in morbidity, mortality, lapse, and interest and how changing each assumption from original pricing to current impacts the projected lifetime loss ratio.

Exhibit III provides a comparison of the current and original pricing assumptions used to project the values in Exhibit II.

# **BRIGHTHOUSE LIFE INSURANCE COMPANY**

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## **Actuarial Memorandum for the LTC3+ Comprehensive Product**

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### **6. Marketing Method**

These policy forms were marketed by agents as well as through various subsidiaries of Citigroup.

### **7. Underwriting Description**

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

### **8. Premiums**

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits, and inflation protection option.

### **9. Issue Age Range**

Elimination periods of 20, 60, 100, and in some states 90 days are available for issue ages 18 to 79. Only the 60, 90, and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

### **10. Area Factors**

Area factors are not used for this product.

### **11. Premium Modalization Rules**

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2017) are applied to the annual premium (AP):

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	48.5%
Semi-Annual	0.51*AP	19.4%
Quarterly	0.26*AP	6.4%
Monthly	0.09*AP	25.7%

### **12. Reserves**

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2017 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2017 have been allocated to a calendar year of incurred and included in historic incurred claims.

### **13. Trend Assumptions**

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

# **BRIGHTHOUSE LIFE INSURANCE COMPANY**

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## **Actuarial Memorandum for the LTC3+ Comprehensive Product**

**February 2019**

### **14. Past and Future Policy Experience**

Nationwide experience for these policy forms is shown in Exhibit IV. The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced forms is not considered fully credible.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated, with and without interest, as historical incurred claims divided by earned premium.

Historical incurred claims are calculated each year as the sum of discounted claim payments and discounted claim and IBNR reserves held as of the valuation date. Claim payments, claim reserves, and IBNR reserves are discounted back to the incurral date using a 4.5% interest rate.

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 through 2017. Future values are discounted using an interest rate of 4.0%.

### **15. Projected Earned Premiums and Incurred Claims**

Exhibit IV contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2018 through 2057 are developed from an asset share model representing actual contracts in-force as of December 31, 2017. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after January 1, 2019, but no sooner than 12 months after the prior rate increase was effective.

### **16. History of Previous Rate Revisions**

Five prior rate increases have been approved and implemented on these policy forms and associated riders.

1. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
5. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

The experience and projections in Exhibit IV have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Pennsylvania were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Pennsylvania.

# **BRIGHTHOUSE LIFE INSURANCE COMPANY**

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## **Actuarial Memorandum for the LTC3+ Comprehensive Product**

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Exhibit V provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these policy forms are in force. Exhibit V is also being provided in Excel as generally requested.

### **17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements**

On November 15, 2017, the company requested a rate increase of 71.7%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for the full amount requested in the prior filing so the company is requesting a premium rate increase of 56.1% at this time. While a significantly larger rate increase is justified, the company is willing at this time to forgo approximately 90% of the rate increase needed to restore the loss ratio to the original pricing expectation.

This premium rate increase is needed to reduce the lifetime loss ratio, which far exceeds the original pricing level and the minimum requirements set by state insurance law. The company is seeking approximately equal cumulative premium rate increases across all jurisdictions (except where limited by regulatory restrictions). The company prefers to implement rate increases sooner at the requested level and avoid incrementally larger increases in the future.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases, even if experience does not deteriorate further from the current level.

Projected experience assuming this increase is implemented is shown in Exhibit IV. As shown in Exhibit IV, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables and rate tables reflecting the 56.1% proposed increase are enclosed with this filing. The actual rates implemented may vary slightly from those in the rate tables due to rounding in the implementation algorithm.

### **18. Pennsylvania Average Annual Premium (Annual Premium Based on 2017 In-force)**

Before increase:	\$3,001
After increase:	\$4,685

### **19. Proposed Effective Date**

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.



**BRIGHTHOUSE LIFE INSURANCE COMPANY**

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**20. Nationwide Distribution of Business as of 12/31/2017 (based on in-force count)**

By Issue Age:

<b>Issue Ages</b>	<b>Percent Distribution</b>
< 48	3.5%
48 - 52	8.5%
53 - 57	16.5%
58 - 62	26.6%
63 - 67	30.1%
68 - 72	12.6%
73 +	2.2%

By Elimination Period:

<b>Elimination Period</b>	<b>Percent Distribution</b>
20-day	41.7%
60-day	15.9%
90-day	2.0%
100-day	40.4%

By Benefit Period:

<b>Benefit Period</b>	<b>Percent Distribution</b>
2-Year	5.1%
3-Year	28.9%
5-Year	31.5%
Unlimited	34.5%

By Inflation Protection Option:

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	12.0%
Compound	47.8%
CPI	40.2%

By Home Care (HC) Daily Benefit:

<b>HC Benefit Option</b>	<b>Percent Distribution</b>
Reduced	11.8%
Standard	39.7%
Increased	48.5%

**BRIGHTHOUSE LIFE INSURANCE COMPANY**

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**February 2019**

**21. Number of Policyholders**

As of 12/31/2017, the number of policies in-force and annualized premium in the state and nationwide are:

	<b>Number of Insured</b>	<b>Annual Premium* based on 2017 In-force</b>
Pennsylvania	691	\$2,073,715
Nationwide	16,265	\$61,104,015

\*Annualized premiums reflect all prior rate increases approved prior to April 17, 2018.

**BRIGHTHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

**Actuarial Memorandum for the LTC3+ Comprehensive Product**

**February 2019**

**22. Actuarial Certification**

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation to prepare this memorandum on behalf of Brighthouse Life Insurance Company. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data and assumptions provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business. I did not audit this information but did review it for reasonableness and for consistency with the intended purpose. To the extent that this information is incomplete or inaccurate the contents of this memorandum may be materially affected.



Mike Bergerson, FSA, MAAA  
Principal and Consulting Actuary, Milliman, Inc.

Date: February 26, 2019

**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC3+ Comprehensive Policy Form**

**Voluntary Lapse**

The voluntary lapse assumption for this policy form was developed from experience on all of Brighthouse Life Insurance Company's individual long-term care (LTC) policy forms combined.

Table 1 below provides a comparison of the actual voluntary lapse rates for all individual LTC policy forms combined through December 2016, including runout through June 2017, and the currently assumed voluntary lapse rates for this policy form.

**Table 1**  
**Actual and Assumed Voluntary Lapse Rates**  
**Using Experience through December 2016**

<b>Duration</b>	<b>Actual Lapse Rates</b>	<b>Currently Assumed Lapse Rates</b>
1	6.0%	6.0%
2	4.1%	4.0%
3	2.4%	2.5%
4	1.6%	1.5%
5	1.2%	1.3%
6	1.0%	1.1%
7	0.9%	1.0%
8 +	0.8%	0.8%

Table 2 below provides the benefit exhaustion rate assumption. This assumption which was embedded in the voluntary lapse assumption prior to 2014 is now split out as a separate assumption. This assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period. The assumption is based on actual benefit exhaustion experience for all individual LTC policy forms combined through December 2016, including runout through June 2017.

**Table 2**  
**Assumed Benefit Exhaustion Rates**  
**Using Experience through December 2016**

<b>Attained Age</b>	<b>3-year Assumed Rates</b>	<b>5-year Assumed Rates</b>	<b>Attained Age</b>	<b>3-year Assumed Rates</b>	<b>5-year Assumed Rates</b>
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100	12.903%	9.134%
83	0.872%	0.547%	101+	12.903%	9.134%

**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC3+ Comprehensive Policy Form**

In the year of rate increase implementation, additional in-force policyholders are assumed to lapse, and a reduction in premium and claims is expected due to the election of reduced benefits. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

**Mortality**

The mortality assumption for this policy form was developed from experience on all of the company's individual LTC policy forms combined.

Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in Table 3 below.

**Table 3**  
**Mortality Rates per 1000 Lives**

Attained Age	Mortality Rates		Attained Age	Mortality Rates		Attained Age	Mortality Rates	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1,000.00	1,000.00

**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC3+ Comprehensive Policy Form**

**Morbidity**

In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

Table 4 below provides a projection of historical experience using the current morbidity assumption compared to actual historical experience for this policy form and other similar policy forms sold during the same issue era. As seen in this table, the assumption validates reasonably well to emerging experience. The incurred claim validation for only durations ten and later for this policy form and other similar policy forms in Table 4 is 99.3% demonstrating that the current morbidity assumption has fit recent experience very well. Actual experience in early durations included the effects of selection, which the current morbidity assumption did not attempt to capture, thus resulting in lower actual to model validation ratios for earlier durations.

**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC3+ Comprehensive Policy Form**

**Table 4**  
**Nationwide Historical Actual-to-Model Incurred Claim Projection Results (in 000's)**

Policy Duration	Actual Incurred Claims	Model Incurred Claims	Actual To Model	Cumulative Actual Incurred Claims	Cumulative Model Incurred Claims	Cumulative Actual To Model
1	9,648	51,675	18.7%	9,648	51,675	18.7%
2	17,535	55,351	31.7%	27,183	107,026	25.4%
3	26,320	60,818	43.3%	53,503	167,844	31.9%
4	35,267	67,933	51.9%	88,769	235,777	37.6%
5	48,799	76,617	63.7%	137,568	312,394	44.0%
6	60,246	86,689	69.5%	197,814	399,083	49.6%
7	75,361	98,092	76.8%	273,175	497,175	54.9%
8	88,113	111,241	79.2%	361,288	608,417	59.4%
9	106,973	125,945	84.9%	468,261	734,362	63.8%
10	126,688	142,068	89.2%	594,948	876,430	67.9%
11	144,195	160,168	90.0%	739,143	1,036,598	71.3%
12	164,789	179,768	91.7%	903,932	1,216,365	74.3%
13	192,175	200,807	95.7%	1,096,107	1,417,173	77.3%
14	214,148	222,604	96.2%	1,310,254	1,639,776	79.9%
15	249,633	244,406	102.1%	1,559,887	1,884,182	82.8%
16	268,017	266,479	100.6%	1,827,904	2,150,661	85.0%
17	301,847	288,629	104.6%	2,129,751	2,439,290	87.3%
18	300,400	290,679	103.3%	2,430,151	2,729,969	89.0%
19	266,281	259,115	102.8%	2,696,432	2,989,084	90.2%
20	218,954	208,981	104.8%	2,915,386	3,198,065	91.2%
21	146,872	150,846	97.4%	3,062,258	3,348,911	91.4%
22	84,526	80,087	105.5%	3,146,784	3,428,998	91.8%
23	25,440	27,944	91.0%	3,172,224	3,456,942	91.8%
24	1,155	2,946	39.2%	3,173,379	3,459,889	91.7%
Total	3,173,382	3,459,888	91.7%	3,173,379	3,459,889	91.7%
10+	2,705,120	2,725,527	99.3%	2,705,118	2,725,527	99.3%

Exhibit I-a provides an analysis of the loss ratios using three-year groupings of the before increase values with experience restated to the originally filed rate level. The use of three-year groupings and restating of earned premium to the original rate level smooths the historical and projected loss ratios and aids in identifying the trend in claim experience. As seen in Exhibit I-a, the annualized trend in loss ratios is reasonably consistent from the historical to projection periods.

**Exhibit I**  
**Brighthouse Life Insurance Company**  
**Assumption Justification**  
**LTC3+ Comprehensive Policy Form**

**Interest Rate**

The company has provided actual historical earned rates on the assets backing its LTC products in Table 5 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk and are provided on both a pre-tax and post-tax basis.

**Table 5**  
**Historical Earned Investment Rates**  
**Net of Investment Expenses and Default Risk**

<b>Calendar Year</b>	<b>Pre-Tax Rates</b>	<b>Post-Tax Rates</b>
2004	6.19%	4.17%
2005	6.17%	4.16%
2006	6.38%	4.30%
2007	6.02%	4.06%
2008	5.14%	4.04%
2009	5.12%	4.03%
2010	5.92%	4.04%
2011	5.93%	4.05%
2012	5.77%	3.95%
2013	5.68%	3.89%
2014	5.56%	3.81%
2015	5.26%	3.61%
2016	5.22%	3.57%
2017	5.30%	3.45%

A 4.5% interest rate assumption had been used for this block of business. However, based on the continued low interest rate environment, the company has revised its interest rate assumption to be 4.5% for historical years through 2014 and 4.0% for years 2015 and later (including all projection years). This assumption, like all assumptions, will continue to be monitored and updates will be made as the interest rate environment changes.

**Expenses**

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.



**Exhibit I-a**  
**Brighthouse Life Insurance Company**  
**Nationwide Three-Year Average Experience Projections Restated to the Original Rate Level with No Increase**  
**LTC3+ Comprehensive Policy Form**

Loss Ratio Demonstration with Interest									
	Calendar Year Values			3-Year Totals			Analysis		
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	3-Year Trend	
Historical Experience	1993	339	0	0.0%					
	1994	3,945,903	0	0.0%					
	1995	34,985,134	2,266,573	6.5%	133,215,735	7,656,216	5.7%		
	1996	94,284,697	5,389,643	5.7%					
	1997	139,561,006	25,585,044	18.3%					
	1998	137,769,424	22,369,416	16.2%	409,674,961	80,456,581	19.6%	3.42	1.51
	1999	132,344,531	32,502,120	24.6%					
	2000	124,112,636	38,404,592	30.9%					
	2001	117,564,362	51,628,232	43.9%	352,904,686	147,174,498	41.7%	2.12	1.29
	2002	111,227,687	57,141,673	51.4%					
	2003	104,817,319	64,287,887	61.3%					
	2004	98,429,813	75,494,600	76.7%	294,269,799	220,546,153	74.9%	1.80	1.22
	2005	91,022,667	80,763,667	88.7%					
	2006	84,601,813	81,326,095	96.1%					
	2007	79,603,765	91,240,113	114.6%	238,920,044	282,734,084	118.3%	1.58	1.16
	2008	74,714,466	110,167,876	147.5%					
	2009	69,923,619	115,351,262	165.0%					
	2010	64,989,072	129,986,509	200.0%	193,497,951	375,060,929	193.8%	1.64	1.18
	2011	58,585,260	129,723,158	221.4%					
Projected Future Experience	2012	53,327,364	147,291,708	276.2%					
	2013	48,906,941	155,014,039	317.0%	146,477,808	445,994,694	304.5%	1.57	1.16
	2014	44,243,503	143,688,948	324.8%					
	2015	39,067,310	142,524,975	364.8%					
	2016	34,344,224	137,032,089	399.0%	103,523,008	419,023,313	404.8%	1.33	1.10
	2017	30,111,474	139,466,250	463.2%					
	2018	26,637,160	123,678,162	464.3%					
	2019	23,159,244	120,247,077	519.2%	69,805,903	359,831,903	515.5%	1.27	1.08
	2020	20,009,499	115,906,664	579.3%					
	2021	17,179,948	110,771,035	644.8%					
	2022	14,658,601	104,990,506	716.2%	44,267,920	314,458,062	710.4%	1.38	1.11
	2023	12,429,371	98,696,521	794.1%					
	2024	10,473,891	92,002,609	878.4%					
	2025	8,772,375	85,175,012	970.9%	26,549,798	255,523,609	962.4%	1.35	1.11
	2026	7,303,532	78,345,989	1072.7%					
	2027	6,045,155	71,557,925	1183.7%					
	2028	4,975,190	64,931,125	1305.1%	15,092,359	195,092,379	1292.7%	1.34	1.10
	2029	4,072,014	58,603,329	1439.2%					
	2030	3,314,874	52,566,754	1585.8%					
	2031	2,684,325	46,835,451	1744.8%	8,161,788	140,925,618	1726.7%	1.34	1.10
	2032	2,162,590	41,523,413	1920.1%					
	2033	1,733,686	36,620,781	2112.3%					
	2034	1,383,221	32,110,733	2321.4%	4,215,261	96,706,027	2294.2%	1.33	1.10
	2035	1,098,354	27,974,514	2546.9%					
	2036	867,984	24,191,328	2787.1%					
	2037	682,613	20,813,516	3049.1%	2,084,789	62,826,452	3013.6%	1.31	1.10
	2038	534,192	17,821,607	3336.2%					
	2039	415,907	15,150,805	3642.8%					
	2040	322,062	12,778,025	3967.6%	985,932	38,613,219	3916.4%	1.30	1.09
	2041	247,963	10,684,388	4308.9%					
	2042	189,754	8,854,505	4666.3%					
	2043	144,274	7,285,635	5049.9%	442,971	22,094,765	4987.9%	1.27	1.08
	2044	108,943	5,954,625	5465.8%					
	2045	81,674	4,820,092	5901.6%					
	2046	60,784	3,861,321	6352.5%	187,359	11,744,780	6268.6%	1.26	1.08
	2047	44,901	3,063,367	6822.5%					
	2048	32,916	2,399,890	7290.9%					
	2049	23,944	1,865,252	7790.0%	74,143	5,706,449	7696.5%	1.23	1.07
	2050	17,283	1,441,308	8339.4%					
	2051	12,379	1,103,324	8912.6%					
	2052	8,802	837,528	9514.8%	27,395	2,571,407	9386.4%	1.22	1.07
	2053	6,213	630,556	10148.6%					
	2054	4,355	469,166	10774.2%					
	2055	3,031	344,151	11352.7%	9,483	1,064,488	11225.7%	1.20	1.06
	2056	2,097	251,171	11979.7%					
	2057	1,441	181,084	12570.2%					
Lifetime	Past	1,872,484,330	1,978,646,468	105.7%					
	Future	171,906,543	1,507,340,242	876.8%					
	Lifetime	2,044,390,873	3,485,986,711	170.5%					

**Exhibit II**  
**Brighthouse Life Insurance Company**  
**Nationwide Experience**  
**Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions**

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience and rate history is reflected and only the projection assumptions vary. All of the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

This table also shows the rate increase needed to produce a lifetime loss ratio of 89.2%. This lifetime loss ratio represents the maximum of the lifetime loss ratio based on (a) original pricing assumptions from inception and (b) historical experience and projections with original pricing assumptions.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (e.g. 53.6%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (e.g.  $30.7\% = 7.5\% + 5.0\% + 1.2\% + 17.0\%$ ).

**LTC3+ Comprehensive Policy Form**

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio	Increase Needed to Produce a Lifetime Loss Ratio of 89.2%*
Original Pricing Assumptions	46.6%	N/A	N/A
Historical Experience & Projections with Original Pricing Assumptions	89.2%	N/A	0.0%
Historical Experience & Projections with Original Pricing Assumptions except for Current:			
Morbidity	96.7%	7.5%	181.6%
Mortality	94.2%	5.0%	83.6%
Lapse	90.4%	1.2%	26.2%
Interest	106.2%	17.0%	252.1%
Historical Experience & Projections with All Current Assumptions	142.8%	53.6%	478.2%

\* Calculations ignore the effects of shock lapse, reduced benefit option election, and adverse selection due to the needed rate increase. Calculations do not include the effects of rate increases approved on or after April 17, 2018 and assume that the needed rate increase is fully implemented on January 1, 2019.

**Exhibit III**  
**Brighthouse Life Insurance Company**  
**Original Pricing & Current Assumptions Comparison**

**Policy Form:** LTC3+ Comprehensive Policy Form

**Original Pricing Assumptions**

**Mortality:** 1980 Commissioners Standard Ordinary Table D

**Voluntary Lapse Rates:**

Duration	Rate
1	13.00%
2	10.00%
3	7.00%
4+	4.00%

**Morbidity:** Data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133.

**Interest Rate:** 7.5%

**Exhibit III**  
**Brighthouse Life Insurance Company**  
**Original Pricing & Current Assumptions Comparison**

**Policy Form:** LTC3+ Comprehensive Policy Form

**Current Assumptions**

**Mortality:** Future mortality is assumed to follow a mortality table based on the experience of the Brighthouse Life Insurance Company policy forms. Where experience was limited at advanced ages, mortality was based on the 2012 Individual Annuitant Mortality (IAM) table. Specifically, the company experience was blended into the 2012 IAM table for ages 89 and older with an assumed terminal age of 115. The assumed mortality rates per 1000 lives are shown in the following table:

Attained Age	Mortality Rate		Attained Age	Mortality Rate		Attained Age	Mortality Rate	
	Male	Female		Male	Female		Male	Female
< 51	3.20	1.24	72	12.61	9.75	94	203.70	145.52
51	3.40	1.38	73	16.34	11.51	95	221.28	162.72
52	3.42	1.51	74	18.26	12.17	96	232.40	182.12
53	3.51	1.65	75	20.12	14.77	97	249.35	199.66
54	3.52	1.78	76	23.82	16.17	98	266.09	217.95
55	3.53	1.92	77	27.46	18.98	99	282.39	236.83
56	3.63	2.05	78	30.28	21.62	100	298.45	256.36
57	3.73	2.18	79	36.10	24.93	101	323.61	283.80
58	4.40	2.25	80	40.73	26.75	102	344.19	304.72
59	5.07	2.31	81	47.29	32.90	103	364.63	325.82
60	5.21	2.81	82	53.47	38.29	104	384.78	346.94
61	5.36	2.85	83	59.66	43.48	105	400.00	367.90
62	5.50	3.07	84	71.28	50.74	106	400.00	387.61
63	5.65	3.60	85	80.75	55.97	107	400.00	400.00
64	5.79	4.01	86	91.15	61.48	108	400.00	400.00
65	5.80	4.63	87	103.80	73.75	109	400.00	400.00
66	6.26	5.50	88	116.63	84.97	110	400.00	400.00
67	6.94	5.66	89	128.59	91.58	111	400.00	400.00
68	8.60	6.04	90	140.55	98.20	112	400.00	400.00
69	10.25	6.99	91	155.27	108.32	113	400.00	400.00
70	11.25	7.97	92	170.70	119.19	114	400.00	400.00
71	11.14	8.95	93	186.83	131.33	115+	1000.00	1000.00

**Voluntary Lapse Rates:**

Duration	Rate
1	6.0%
2	4.0%
3	2.5%
4	1.5%
5	1.3%
6	1.1%
7	1.0%
8+	0.8%

**Exhibit III**  
**Brighthouse Life Insurance Company**  
**Original Pricing & Current Assumptions Comparison**

**Policy Form:** LTC3+ Comprehensive Policy Form

**Current Assumptions**

**Voluntary Lapse Rates (Continued):**

A benefit exhaustion rate assumption, varying by benefit period, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. The benefit exhaustion assumption also includes voluntary lapsation in excess of the ultimate lapse assumption of 0.8% for policies with non-lifetime benefit periods. These additional lapses flow through the benefit exhaustion assumption at attained ages 77 and later.

Policies with benefit periods less than 4 years have been mapped to the 3-year benefit period assumption while all other non-lifetime policies have been mapped to the 5-year benefit period assumption. The benefit exhaustion assumption is not applicable to policies with a lifetime benefit period.

<b>Attained Age</b>	<b>3-year Assumed Rates</b>	<b>5-year Assumed Rates</b>	<b>Attained Age</b>	<b>3-year Assumed Rates</b>	<b>5-year Assumed Rates</b>
< 67	0.000%	0.000%	84	1.101%	0.667%
67	0.019%	0.006%	85	1.330%	0.806%
68	0.023%	0.008%	86	1.603%	0.971%
69	0.028%	0.010%	87	1.928%	1.168%
70	0.035%	0.013%	88	2.319%	1.405%
71	0.043%	0.016%	89	2.792%	1.684%
72	0.053%	0.021%	90	3.364%	2.013%
73	0.065%	0.026%	91	3.869%	2.394%
74	0.081%	0.033%	92	4.908%	2.835%
75	0.099%	0.042%	93	5.534%	3.336%
76	0.123%	0.053%	94	6.250%	3.909%
77	0.152%	0.069%	95	7.060%	4.552%
78	0.232%	0.131%	96	7.977%	5.287%
79	0.320%	0.198%	97	9.011%	6.107%
80	0.418%	0.272%	98	10.143%	6.999%
81	0.576%	0.353%	99	11.433%	8.001%
82	0.713%	0.444%	100+	12.903%	9.134%
83	0.872%	0.547%			

**Exhibit III**  
**Brighthouse Life Insurance Company**  
**Original Pricing & Current Assumptions Comparison**

**Policy Form:** LTC3+ Comprehensive Policy Form

**Morbidity:** In 2015 Genworth Life Insurance Company (Genworth) long-term care (LTC) actuaries undertook a project to develop a completely new and up-to-date set of claim costs to be used for this block of business. Genworth is the administrator and a reinsurer for these policies. The 2015 claim costs were derived from Genworth's 2014 best estimate morbidity assumptions used for older blocks of Genworth LTC business that correlate to the Brighthouse Life Insurance Company policy forms.

In 2017 the morbidity assumption changed materially as new claim costs were developed. The 2017 claim costs addressed several issues discovered in relation to the development of the 2015 claim costs. The 2017 claim costs also relied more heavily on the experience of this block of business, rather than that of Genworth in the development of the initial claim costs.

The 2017 claim costs were developed in two high-level phases. The first step was the development of initial claim costs using Genworth's Claim Cost Generator (CCG). The second step involved fitting of the initial claim costs to the historical experience for this block of business.

Genworth's CCG reflects four assumptions in the development of the initial claim costs: claim incidence rates, claim continuance, benefit utilization rates, and claim situs mix. The basis of the assumptions for the CCG is now based on this block of business to the extent available and credible. Once the initial claim costs were developed, adjustments for gender, benefit period and attained age, product generation, and marital status and attained age, were made to the claim costs. After the adjustments were made to the initial claim costs, the final claim costs were back-tested to validate the claim costs provided a good fit to the historical experience.

**Interest Rate:** 4.5% from inception through 2014 and 4.0% for 2015 and beyond.

**Exhibit IV**  
**Brighthouse Life Insurance Company**  
**Nationwide Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Form**

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	117	0	0.0%	1	339	0	0.0%	4.4%	2.8980
	1994	1,422,861	0	0.0%	3,349	3,945,903	0	0.0%	4.4%	2.7732
	1995	13,183,049	854,087	6.5%	14,880	34,985,134	2,266,573	6.5%	4.4%	2.6538
	1996	37,126,997	2,122,309	5.7%	35,113	94,284,697	5,389,643	5.7%	4.4%	2.5395
	1997	57,428,701	10,528,126	18.3%	35,609	139,561,006	25,585,044	18.3%	4.4%	2.4302
	1998	59,242,589	9,619,131	16.2%	36,385	137,769,424	22,369,416	16.2%	4.4%	2.3255
	1999	59,470,759	14,605,256	24.6%	35,393	132,344,531	32,502,120	24.6%	4.4%	2.2254
	2000	58,281,373	18,034,202	30.9%	34,597	124,112,637	38,404,592	30.9%	4.4%	2.1295
	2001	57,690,693	25,334,790	43.9%	33,835	117,564,362	51,628,232	43.9%	4.4%	2.0378
	2002	57,037,339	29,302,138	51.4%	33,086	111,227,687	57,141,673	51.4%	4.4%	1.9501
	2003	56,168,870	34,450,204	61.3%	32,351	104,817,319	64,287,887	61.3%	4.4%	1.8661
	2004	55,119,541	42,276,090	76.7%	31,338	98,429,814	75,494,600	76.7%	4.4%	1.7858
	2005	53,265,350	47,261,908	88.7%	30,244	91,022,667	80,763,667	88.7%	4.4%	1.7089
	2006	51,735,802	49,732,631	96.1%	29,268	84,601,813	81,326,095	96.1%	4.4%	1.6353
	2007	50,869,962	58,306,050	114.6%	28,344	79,603,765	91,240,113	114.6%	4.4%	1.5648
	2008	49,894,054	73,569,715	147.5%	27,390	74,714,466	110,167,876	147.5%	4.3%	1.4975
	2009	48,796,007	80,497,564	165.0%	26,373	69,923,619	115,351,262	165.0%	4.3%	1.4330
	2010	47,410,288	94,792,713	199.9%	25,304	65,012,358	129,986,509	199.9%	4.3%	1.3713
	2011	46,570,404	98,857,695	212.3%	24,026	61,110,670	129,723,158	212.3%	4.3%	1.3122
	2012	47,493,137	117,297,175	247.0%	22,900	59,637,798	147,291,708	247.0%	4.2%	1.2557
	2013	46,771,967	129,002,040	275.8%	21,742	56,203,076	155,014,039	275.8%	4.2%	1.2016
Projected Future Experience	2014	44,951,692	124,958,327	278.0%	20,339	51,689,723	143,688,948	278.0%	4.1%	1.1499
	2015	46,261,452	129,213,421	279.3%	18,881	51,027,302	142,524,975	279.3%	4.0%	1.1030
	2016	47,345,480	129,202,902	272.9%	17,522	50,214,429	137,032,089	272.9%	4.0%	1.0606
	2017	46,857,050	136,757,910	291.9%	16,265	47,785,002	139,466,250	291.9%	4.0%	1.0198
	2018	48,140,376	128,633,536	267.2%	15,015	47,205,522	126,135,560	267.2%	4.0%	0.9806
	2019	46,913,100	130,322,820	277.8%	13,784	44,232,768	122,876,960	277.8%	4.0%	0.9429
	2020	42,432,178	130,493,661	307.5%	12,583	38,469,096	118,305,808	307.5%	4.0%	0.9066
	2021	37,889,101	129,522,233	341.8%	11,423	33,029,167	112,908,760	341.8%	4.0%	0.8717
	2022	33,621,594	127,507,640	379.2%	10,311	28,181,771	106,877,474	379.2%	4.0%	0.8382
	2023	29,648,880	124,504,504	419.9%	9,254	23,895,984	100,346,377	419.9%	4.0%	0.8060
	2024	25,983,672	120,561,913	464.0%	8,259	20,136,492	93,431,522	464.0%	4.0%	0.7750
	2025	22,633,044	115,951,488	512.3%	7,330	16,865,255	86,402,494	512.3%	4.0%	0.7452
	2026	19,597,112	110,806,156	565.4%	6,470	14,041,345	79,392,688	565.4%	4.0%	0.7165
	2027	16,869,411	105,151,578	623.3%	5,681	11,622,062	72,443,441	623.3%	4.0%	0.6889
	2028	14,438,945	99,139,886	686.6%	4,961	9,565,009	65,674,738	686.6%	4.0%	0.6624
	2029	12,290,468	92,978,109	756.5%	4,310	7,828,616	59,223,942	756.5%	4.0%	0.6370
	2030	10,405,417	86,667,895	832.9%	3,725	6,372,983	53,081,295	832.9%	4.0%	0.6125
	2031	8,763,162	80,248,475	915.7%	3,203	5,160,725	47,259,237	915.7%	4.0%	0.5889
	2032	7,342,320	73,942,316	1007.1%	2,741	4,157,669	41,870,643	1007.1%	4.0%	0.5663
	2033	6,121,572	67,777,738	1107.2%	2,333	3,333,084	36,903,734	1107.2%	4.0%	0.5445
	2034	5,079,460	61,771,712	1216.1%	1,976	2,659,301	32,339,965	1216.1%	4.0%	0.5235
	2035	4,194,705	55,937,551	1333.5%	1,665	2,111,631	28,159,181	1333.5%	4.0%	0.5034
	2036	3,447,500	50,283,079	1458.5%	1,396	1,668,735	24,339,132	1458.5%	4.0%	0.4840
	2037	2,819,685	44,972,231	1594.9%	1,163	1,312,353	20,931,209	1594.9%	4.0%	0.4654
	2038	2,294,860	40,031,165	1744.4%	964	1,027,006	17,914,916	1744.4%	4.0%	0.4475
	2039	1,858,185	35,379,843	1904.0%	794	799,599	15,224,362	1904.0%	4.0%	0.4303
	2040	1,496,462	31,021,878	2073.0%	649	619,178	12,835,652	2073.0%	4.0%	0.4138
	2041	1,198,245	26,968,205	2250.6%	528	476,719	10,729,230	2250.6%	4.0%	0.3978
	2042	953,640	23,236,778	2436.6%	426	364,811	8,889,127	2436.6%	4.0%	0.3825
	2043	754,074	19,879,171	2636.2%	341	277,373	7,312,201	2636.2%	4.0%	0.3678
	2044	592,186	16,893,243	2852.7%	271	209,447	5,974,885	2852.7%	4.0%	0.3537
	2045	461,716	14,218,380	3079.5%	213	157,021	4,835,410	3079.5%	4.0%	0.3401
	2046	357,367	11,843,334	3314.1%	167	116,860	3,872,789	3314.1%	4.0%	0.3270
	2047	274,546	9,769,845	3558.6%	129	86,324	3,071,880	3558.6%	4.0%	0.3144
	2048	209,315	7,958,610	3802.2%	99	63,283	2,406,137	3802.2%	4.0%	0.3023
	2049	158,353	6,431,996	4061.8%	75	46,034	1,869,802	4061.8%	4.0%	0.2907
	2050	118,872	5,168,122	4347.6%	57	33,227	1,444,605	4347.6%	4.0%	0.2795
	2051	88,551	4,113,878	4645.8%	43	23,800	1,105,693	4645.8%	4.0%	0.2688
	2052	65,483	3,247,320	4959.0%	31	16,923	839,218	4959.0%	4.0%	0.2584
	2053	48,070	2,542,321	5288.8%	23	11,945	631,752	5288.8%	4.0%	0.2485
	2054	35,037	1,967,066	5614.2%	17	8,372	470,005	5614.2%	4.0%	0.2389
	2055	25,367	1,500,486	5915.0%	12	5,828	344,732	5915.0%	4.0%	0.2297
	2056	18,247	1,138,798	6241.1%	9	4,031	251,572	6241.1%	4.0%	0.2209
	2057	13,039	853,798	6548.2%	6	2,770	181,359	6548.2%	4.0%	0.2124
	Past	1,140,395,531	1,456,576,382	127.7%	634,535	1,941,589,542	1,978,646,468	101.9%		
	Future	409,653,316	2,201,338,760	537.4%	132,437	326,200,116	1,529,109,488	468.8%		
	Lifetime	1,550,048,848	3,657,915,141	236.0%	766,972	2,267,789,658	3,507,755,956	154.7%		

**Exhibit IV**  
**Brighthouse Life Insurance Company**  
**Nationwide Experience Projections with 56.1% Increase**  
**LTC3+ Comprehensive Policy Form**

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	117	0	0.0%	1	339	0	0.0%	4.4%	2.8980
	1994	1,422,861	0	0.0%	3,349	3,945,903	0	0.0%	4.4%	2.7732
	1995	13,183,049	854,087	6.5%	14,880	34,985,134	2,266,573	6.5%	4.4%	2.6538
	1996	37,126,997	2,122,309	5.7%	35,113	94,284,697	5,389,643	5.7%	4.4%	2.5395
	1997	57,428,701	10,528,126	18.3%	35,609	139,561,006	25,585,044	18.3%	4.4%	2.4302
	1998	59,242,589	9,619,131	16.2%	36,385	137,769,424	22,369,416	16.2%	4.4%	2.3255
	1999	59,470,759	14,605,256	24.6%	35,393	132,344,531	32,502,120	24.6%	4.4%	2.2254
	2000	58,281,373	18,034,202	30.9%	34,597	124,112,637	38,404,592	30.9%	4.4%	2.1295
	2001	57,690,693	25,334,790	43.9%	33,835	117,564,362	51,628,232	43.9%	4.4%	2.0378
	2002	57,037,339	29,302,138	51.4%	33,086	111,227,687	57,141,673	51.4%	4.4%	1.9501
	2003	56,168,870	34,450,204	61.3%	32,351	104,817,319	64,287,887	61.3%	4.4%	1.8661
	2004	55,119,541	42,276,090	76.7%	31,338	98,429,814	75,494,600	76.7%	4.4%	1.7858
	2005	53,265,350	47,261,908	88.7%	30,244	91,022,667	80,763,667	88.7%	4.4%	1.7089
	2006	51,735,802	49,732,631	96.1%	29,268	84,601,813	81,326,095	96.1%	4.4%	1.6353
	2007	50,869,962	58,306,050	114.6%	28,344	79,603,765	91,240,113	114.6%	4.4%	1.5648
	2008	49,894,054	73,569,715	147.5%	27,390	74,714,466	110,167,876	147.5%	4.3%	1.4975
	2009	48,796,007	80,497,564	165.0%	26,373	69,923,619	115,351,262	165.0%	4.3%	1.4330
	2010	47,410,288	94,792,713	199.9%	25,304	65,012,358	129,986,509	199.9%	4.3%	1.3713
	2011	46,570,404	98,857,695	212.3%	24,026	61,110,670	129,723,158	212.3%	4.3%	1.3122
	2012	47,493,137	117,297,175	247.0%	22,900	59,637,798	147,291,708	247.0%	4.2%	1.2557
	2013	46,771,967	129,002,040	275.8%	21,742	56,203,076	155,014,039	275.8%	4.2%	1.2016
Projected Future Experience	2014	44,951,692	124,958,327	278.0%	20,339	51,689,723	143,688,948	278.0%	4.1%	1.1499
	2015	46,261,452	129,213,421	279.3%	18,881	51,027,302	142,524,975	279.3%	4.0%	1.1030
	2016	47,345,480	129,202,902	272.9%	17,522	50,214,429	137,032,089	272.9%	4.0%	1.0606
	2017	46,857,050	136,757,910	291.9%	16,265	47,785,002	139,466,250	291.9%	4.0%	1.0198
	2018	48,140,376	128,633,536	267.2%	15,015	47,205,522	126,135,560	267.2%	4.0%	0.9806
	2019	50,100,767	129,548,175	258.6%	13,571	47,238,311	122,146,574	258.6%	4.0%	0.9429
	2020	59,770,850	126,054,166	210.9%	12,301	54,188,369	114,280,954	210.9%	4.0%	0.9066
	2021	54,574,104	124,604,617	228.3%	11,166	47,574,029	108,621,913	228.3%	4.0%	0.8717
	2022	48,427,340	122,487,236	252.9%	10,079	40,592,013	102,669,349	252.9%	4.0%	0.8382
	2023	42,705,185	119,436,051	279.7%	9,046	34,418,920	96,261,377	279.7%	4.0%	0.8060
	2024	37,425,950	115,501,674	308.6%	8,074	29,003,882	89,510,003	308.6%	4.0%	0.7750
	2025	32,599,826	110,946,053	340.3%	7,166	24,292,110	82,672,641	340.3%	4.0%	0.7452
	2026	28,226,979	105,898,138	375.2%	6,325	20,224,650	75,876,089	375.2%	4.0%	0.7165
	2027	24,298,095	100,382,915	413.1%	5,553	16,740,002	69,158,104	413.1%	4.0%	0.6889
	2028	20,797,339	94,545,579	454.6%	4,850	13,777,096	62,631,262	454.6%	4.0%	0.6624
	2029	17,702,750	88,583,042	500.4%	4,214	11,276,059	56,424,431	500.4%	4.0%	0.6370
	2030	14,987,590	82,496,189	550.4%	3,642	9,179,416	50,526,259	550.4%	4.0%	0.6125
	2031	12,622,144	76,321,640	604.7%	3,132	7,433,324	44,946,679	604.7%	4.0%	0.5889
	2032	10,575,615	70,269,197	664.4%	2,679	5,988,558	39,790,699	664.4%	4.0%	0.5663
	2033	8,817,293	64,364,190	730.0%	2,281	4,800,854	35,045,120	730.0%	4.0%	0.5445
	2034	7,316,272	58,621,286	801.2%	1,932	3,830,361	30,690,590	801.2%	4.0%	0.5235
	2035	6,041,903	53,052,037	878.1%	1,628	3,041,517	26,706,602	878.1%	4.0%	0.5034
	2036	4,965,655	47,662,398	959.8%	1,364	2,403,587	23,070,612	959.8%	4.0%	0.4840
	2037	4,061,374	42,606,083	1049.1%	1,137	1,890,266	19,829,944	1049.1%	4.0%	0.4654
	2038	3,305,435	37,906,731	1146.8%	942	1,479,262	16,964,180	1146.8%	4.0%	0.4475
	2039	2,676,463	33,487,579	1251.2%	776	1,151,713	14,410,099	1251.2%	4.0%	0.4303
	2040	2,155,450	29,351,025	1361.7%	635	891,842	12,144,318	1361.7%	4.0%	0.4138
	2041	1,725,910	25,506,479	1477.9%	516	686,649	10,147,687	1477.9%	4.0%	0.3978
	2042	1,373,589	21,970,026	1599.5%	416	525,460	8,404,536	1599.5%	4.0%	0.3825
	2043	1,086,140	18,789,734	1730.0%	333	399,518	6,911,471	1730.0%	4.0%	0.3678
	2044	852,963	15,962,939	1871.5%	265	301,680	5,645,850	1871.5%	4.0%	0.3537
	2045	665,040	13,431,891	2019.7%	209	226,168	4,567,939	2019.7%	4.0%	0.3401
	2046	514,739	11,185,527	2173.0%	163	168,320	3,657,685	2173.0%	4.0%	0.3270
	2047	395,446	9,225,162	2332.9%	126	124,338	2,900,618	2332.9%	4.0%	0.3144
	2048	301,490	7,513,375	2492.1%	97	91,150	2,271,529	2492.1%	4.0%	0.3023
	2049	228,086	6,071,013	2661.7%	74	66,305	1,764,863	2661.7%	4.0%	0.2907
	2050	171,219	4,877,213	2848.5%	56	47,859	1,363,290	2848.5%	4.0%	0.2795
	2051	127,545	3,881,679	3043.4%	42	34,281	1,043,285	3043.4%	4.0%	0.2688
	2052	94,319	3,063,572	3248.1%	31	24,375	791,731	3248.1%	4.0%	0.2584
	2053	69,239	2,398,131	3463.6%	23	17,205	595,922	3463.6%	4.0%	0.2485
	2054	50,467	1,855,265	3676.2%	16	12,058	443,291	3676.2%	4.0%	0.2389
	2055	36,538	1,415,040	3872.8%	12	8,395	325,101	3872.8%	4.0%	0.2297
	2056	26,282	1,073,835	4085.9%	8	5,806	237,221	4085.9%	4.0%	0.2209
	2057	18,780	805,016	4286.5%	6	3,989	170,997	4286.5%	4.0%	0.2124
	Past	1,140,395,531	1,456,576,382	127.7%	634,535	1,941,589,542	1,978,646,468	101.9%		
	Future	550,032,545	2,111,785,435	383.9%	129,898	431,365,220	1,471,756,375	341.2%		
	Lifetime	1,690,428,076	3,568,361,817	211.1%	764,433	2,372,954,762	3,450,402,844	145.4%		



Exhibit V  
Brighthouse Life Insurance Company  
Status of Filings as of February 19, 2019  
All Jurisdictions in which these Forms are Active  
LTC3+ Comprehensive Policy Form

Jurisdiction	First Round			Second Round			Third Round			Third Round Follow-Up <sup>(2)</sup>			Second Third Round Follow-Up <sup>(3)</sup>			Fourth Round			Cumulative Approved Increase	Fourth Round Follow-Up <sup>(4)</sup>							
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed		Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	2017 Annualized Premium <sup>(5)</sup>	Proportion of Nationwide	
Alaska <sup>(1)</sup>	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			21.0%	N/A	N/A	21.0%	228.0%	Not Filing					12,700	0.02%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing			35.9%	12/14/2016	6/7/2017	20.0%	192.0%		4/30/2018				278,944	0.46%
Arkansas	39.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	100.0%	1/29/2015	25.0%	60.0%	11/19/2015	25.0%	Not Filing			70.9%	1/24/2017	Disapproved	0.0%	71.9%	70.9%	2/1/2018	2/15/2018	25.0%		48,630	0.08%
Arizona	39.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	100.0%	12/20/2013	100.0%	Not Filing			Not Filing			30.5%	12/7/2016	Disapproved	0.0%	130.0%	30.5%	11/26/2018				345,657	0.57%
California	39.0%	6/2/2004	30.0%	30.0%	10/24/2012	18.0%	77.3%			Not Filing			Not Filing			TBD				53.4%	TBD					8,044,420	13.17%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing			41.8%				106.4%	TBD					665,153	1.09%
Connecticut	33.1%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	3/28/2014	20.0%	59.8%	3/20/2015	10.0%	Not Filing			45.3%				234.9%	Not Filing					9,759,464	15.97%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%			10.0%	9/12/2018	10/25/2018	34.9%	41.8%	10.0%	12/13/2018				148,243	0.24%
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			25.0%	12/21/2016	2/23/2017	25.0%	183.2%	15.0%	3/30/2018	5/22/2018	15.0%		57,853	0.09%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	9.4%	7.8%	7/8/2016	9.8%	Not Filing			88.6%	8/15/2017	8/2/2018	57.3%	147.5%	Not Filing					5,067,874	8.29%
Georgia	39.0%	2/4/2005	13.0%	30.0%	5/13/2010	15.0%	100.0%	7/16/2014	15.0%	73.9%	8/3/2015	13.0%	53.9%			62.6%	8/28/2017	11/3/2017	15.0%	123.3%	41.4%	10/5/2018	11/7/2018	18.0%		659,121	1.08%
Hawaii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	42.9%	Not Filing			Not Filing			42.4%				132.2%	TBD					321,162	1.02%
Iowa	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.5%	75.6%	4/7/2014	17.0%	50.1%	8/18/2015	17.5%	54.6%			31.5%	9/18/2017	11/22/2017	17.5%	194.4%	11.9%	10/3/2018	1/9/2019	11.9%		324,931	0.53%
Idaho	39.0%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	100.0%	10/31/2014	30.0%	53.8%	12/24/2015	20.0%	Not Filing			71.2%	12/13/2018			71.6%	TBD					30,488	0.05%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	11/10/2016	6/14/2017	21.0%	228.0%	Not Filing					1,945,826	3.18%
Indiana	39.0%	Disapproved	0.0%	39.0%	9/16/2011	10.0%	100.0%	2/25/2015	18.0%	69.5%	5/9/2016	15.0%	Not Filing			96.8%	3/3/2017	8/29/2017	10.0%	64.2%	78.9%	6/20/2018				760,866	1.25%
Kansas	39.0%	7/15/2004	25.0%	30.0%	8/5/2010	10.0%	93.2%	10/10/2014	42.7%	Not Filing			Not Filing			TBD				96.2%	TBD					363,638	0.60%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	3/4/2014	20.4%	47.4%	11/10/2015	13.5%	Not Filing			69.7%	1/12/2017	4/18/2017	19.2%	126.6%	19.2%	5/9/2018	6/27/2018	19.2%		127,672	0.21%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	1/14/2015	20.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	2/16/2017	7/11/2017	25.0%	108.5%	48.5%	2/8/2019				334,373	0.55%
Massachusetts	23.2%	9/27/2004	23.2%	30.0%	12/5/2012	10.0%	95.2%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing				89.7%	TBD					4,082,227	6.68%
Maryland	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%			Not Filing			15.0%				124.3%	15.0%					2,679,614	4.39%
Maine	39.0%	6/22/2004	39.0%	13.5%	10/19/2010	13.5%	24.0%	12/19/2014	24.0%	Not Filing			Not Filing			Not Filing				95.6%	15.0%					392,611	0.64%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing			Not Filing			21.0%	11/11/2016	11/28/2016	21.0%	228.0%	Not Filing					541,405	0.89%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			87.4%	7/25/2018	11/1/2018	52.1%	167.4%	23.2%					1,809,861	2.96%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%			21.0%	12/12/2016	1/18/2017	21.0%	228.0%	Not Filing					514,747	0.84%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/6/2010	30.7%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing			25.0%	1/25/2017	4/17/2017	25.0%	219.1%	4.2%	5/8/2018	Disapproved	0.0%		57,031	0.09%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	25.0%	20.0%	Withdrawn	Withdrawn	Not Filing			45.2%	3/2/2017	Disapproved	0.0%	125.9%	45.2%					18,183	0.03%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	3/14/2014	50.0%	Not Filing			Not Filing			21.0%	12/6/2016	5/9/2017	21.0%	228.0%	Not Filing					2,748,857	4.50%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%			51.4%	8/29/2017	Disapproved	0.0%	113.5%	Not Filing					17,298	0.03%
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	88.2%	9/29/2014	25.0%	50.6%	9/9/2015	50.6%	Not Filing			21.0%				168.3%	TBD					156,140	0.26%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			19.1%	2/21/2018	6/18/2018	21.2%	42.9%	112.4%					179,889	0.29%
New Jersey	39.0%	4/4/2005	10.0%	30.0%	7/16/2010	30.0%	87.7%	7/3/2014	52.1%	Not Filing			Not Filing			49.3%	2/17/2017	6/15/2017	26.0%	174.0%	TBD					9,181,260	15.03%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filing			37.3%	2/1/2017	4/19/2017	15.0%	174.7%	19.4%	5/10/2018	6/15/2018	15.0%		108,588	0.18%
Nevada	39.0%	7/23/2004	10.0%	30.0%	11/30/2010	10.0%	100.0%	10/16/2014	40.0%	Not Filing			Not Filing			81.2%	3/2/2017	7/12/2017	81.2%	207.0%	Not Filing					22,274	0.04%
Ohio	39.0%	6/10/2004	25.0%	34.1%	6/1/2010	34.1%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing			15.0%	12/9/2016	3/20/2017	15.0%	154.9%	15.0%	5/7/2018	7/3/2018	15.0%		1,448,509	2.37%
Oklahoma	39.0%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	100.0%	3/17/2014	25.0%	60.0%	2/1/2016	10.0%	Not Filing			79.7%	12/27/2016	2/9/2017	10.0%	91.3%	63.4%	3/29/2018	4/30/2018	10.0%		68,445	0.11%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016	43.8%	Not Filing			21.0%				TBD	TBD					107,752	0.18%
Pennsylvania	0.0%	Not Filed	0.0%	39.0%	7/28/2010	14.9%	100.0%	2/28/2014	15.0%	73.9%	7/21/2015	15.0%	83.0%			71.7%	11/15/2017	3/6/2018	10.0%	92.3%	56.1%					2,073,715	3.39%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	7/8/2014	25.0%	Not Filing			Not Filing			45.2%	1/26/2017	5/10/2017	45.2%	228.0%	Not Filing					33,160	0.05%
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			21.0%				172.8%	TBD					502,670	0.82%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	2/4/2014	20.0%	36.6%	5/4/2015	20.0%	Not Filing			37.7%	11/10/2016	2/3/2017	20.0%	188.2%	14.8%	3/28/2018	6/19/2018	14.8%		683,913	1.12%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing			21.0%	11/16/2016	9/11/2017	12.0%	204.5%	8.0%	5/29/2018	8/9/2018	8.0%		360,189	0.59%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	20.0%	74.7%	4/28/2014	24.0%	70.5%	12/14/2016	38.0%	Not Filing			23.5%				163.9%	TBD					1,264,436	2.07%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved	0.0%	Not Filing			78.4%	2/27/2017	5/1/2017	35.0%	143.9%	Not Filing					92,556	0.15%
Virginia	39.0%	5/20/2005	33.0%	30.0%	2/25/2011	30.0%	28.7%	1/20/2016	13.1%	Not Filing			Not Filing			68.8%				95.5%	TBD					1,218,511	1.99%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing			Not Filing			148.9%	12/12/2016			25.0%	TBD					251,920	0.41%
Washington	39.0%	7/19/2004	31.8%	30.0%	8/17/2010	30.0%	54.5%	8/14/2014	54.5%	Not Filing</																	

# BRIGHTHOUSE LIFE INSURANCE COMPANY

Address: 1209 Orange Street, Wilmington, DE 19801

## Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product

February 2019

### Product

Long-Term Care

Long-Term Care

Annual 5% Compound Benefit Inflation Rider

Cost of Living (CPI) Benefit Inflation Rider

Increased Benefits Option Rider

### Form Number

H-LTC3JP, et al.

H-LTC3JP27, et al.

H-5AI

H-COLI-4

H-IBOR

### 1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

### 2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): *Revision of Current Rates*

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy forms may be available upon request.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On November 15, 2017, the company requested a rate increase of 71.7%. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018. Emerging experience continues to show the need for significant rate relief. The company is requesting a premium rate increase of 56.1% at this time. This level is comprised of the remainder of the 2017 request.

Existing rates and revised rates reflecting the 56.1% proposed increase are enclosed with this filing. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. The experience and projections in Attachments 1 and 2 have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis.

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

The company is aware that the transition of paid claims from the historical to projection period may not be smooth. This is due to an aggregate set of claim runoff factors being used for all loss age cohorts. Loss age specific claim runoff factors were not developed or adjustments manually applied to smooth the transition as we believe that the Department focuses on incurred claims projections when reviewing rate increase filings.

# **BRIGHTHOUSE LIFE INSURANCE COMPANY**

**Address: 1209 Orange Street, Wilmington, DE 19801**

## **Supplement to the Actuarial Memorandum for the LTC3+ Comprehensive Product**

**February 2019**

(2)(ii)(A): There have been five prior increases approved and implemented on these policy forms and associated riders.

1. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
2. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
3. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.
4. A 15.0% increase was approved on December 13, 2016 and implemented on each contract's next billing anniversary beginning March 4, 2017.
5. A 10.0% increase was approved on March 6, 2018 and implemented on each contract's next billing anniversary beginning June 2, 2018.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

**Table 1: Commission Scales by Duration**

Duration	Commission Percentage
1	5% - 92%
2-6	1% - 16%
7-10	0% - 16%
11+	0% - 15%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with that used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

**Attachment 1**  
**Brighthouse Life Insurance Company**  
**Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Form**

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	117	0	0.0%	1	339	0	0.0%	4.4%	2.8980
	1994	1,422,861	0	0.0%	3,349	3,945,903	0	0.0%	4.4%	2.7732
	1995	13,183,049	854,087	6.5%	14,880	34,985,134	2,266,573	6.5%	4.4%	2.6538
	1996	37,126,997	2,122,309	5.7%	35,113	94,284,697	5,389,643	5.7%	4.4%	2.5395
	1997	57,428,701	10,528,126	18.3%	35,609	139,561,006	25,585,044	18.3%	4.4%	2.4302
	1998	59,242,589	9,619,131	16.2%	36,385	137,769,424	22,369,416	16.2%	4.4%	2.3255
	1999	59,470,759	14,605,256	24.6%	35,393	132,344,531	32,502,120	24.6%	4.4%	2.2254
	2000	58,281,373	18,034,202	30.9%	34,597	124,112,637	38,404,592	30.9%	4.4%	2.1295
	2001	57,690,693	25,334,790	43.9%	33,835	117,564,362	51,628,232	43.9%	4.4%	2.0378
	2002	57,037,339	29,302,138	51.4%	33,086	111,227,687	57,141,673	51.4%	4.4%	1.9501
	2003	56,168,870	34,450,204	61.3%	32,351	104,817,319	64,287,887	61.3%	4.4%	1.8661
	2004	55,119,541	42,276,090	76.7%	31,338	98,429,814	75,494,600	76.7%	4.4%	1.7858
	2005	53,265,350	47,261,908	88.7%	30,244	91,022,667	80,763,667	88.7%	4.4%	1.7089
	2006	51,735,802	49,732,631	96.1%	29,268	84,601,813	81,326,095	96.1%	4.4%	1.6353
	2007	50,869,962	58,306,050	114.6%	28,344	79,603,765	91,240,113	114.6%	4.4%	1.5648
	2008	49,894,054	73,569,715	147.5%	27,390	74,714,466	110,167,876	147.5%	4.3%	1.4975
	2009	48,796,007	80,497,564	165.0%	26,373	69,923,619	115,351,262	165.0%	4.3%	1.4330
	2010	47,410,288	94,792,713	199.9%	25,304	65,012,358	129,986,509	199.9%	4.3%	1.3713
	2011	46,570,404	98,857,695	212.3%	24,026	61,110,670	129,723,158	212.3%	4.3%	1.3122
	2012	47,493,137	117,297,175	247.0%	22,900	59,637,798	147,291,708	247.0%	4.2%	1.2557
	2013	46,771,967	129,002,040	275.8%	21,742	56,203,076	155,014,039	275.8%	4.2%	1.2016
	2014	44,951,692	124,958,327	278.0%	20,339	51,689,723	143,688,948	278.0%	4.1%	1.1499
	2015	46,261,452	129,213,421	279.3%	18,881	51,027,302	142,524,975	279.3%	4.0%	1.1030
	2016	47,345,480	129,202,902	272.9%	17,522	50,214,429	137,032,089	272.9%	4.0%	1.0606
	2017	46,857,050	136,757,910	291.9%	16,265	47,785,002	139,466,250	291.9%	4.0%	1.0198
Projected Future Experience	2018	48,140,376	128,633,536	267.2%	15,015	47,205,522	126,135,560	267.2%	4.0%	0.9806
	2019	46,913,100	130,322,820	277.8%	13,784	44,232,768	122,876,960	277.8%	4.0%	0.9429
	2020	42,432,178	130,493,661	307.5%	12,583	38,469,096	118,305,808	307.5%	4.0%	0.9066
	2021	37,889,101	129,522,233	341.8%	11,423	33,029,167	112,908,760	341.8%	4.0%	0.8717
	2022	33,621,594	127,507,640	379.2%	10,311	28,181,771	106,877,474	379.2%	4.0%	0.8382
	2023	29,648,880	124,504,504	419.9%	9,254	23,895,984	100,346,377	419.9%	4.0%	0.8060
	2024	25,983,672	120,561,913	464.0%	8,259	20,136,492	93,431,522	464.0%	4.0%	0.7750
	2025	22,633,044	115,951,488	512.3%	7,330	16,865,255	86,402,494	512.3%	4.0%	0.7452
	2026	19,597,112	110,806,156	565.4%	6,470	14,041,345	79,392,688	565.4%	4.0%	0.7165
	2027	16,869,411	105,151,578	623.3%	5,681	11,622,062	72,443,441	623.3%	4.0%	0.6889
	2028	14,438,945	99,139,886	686.6%	4,961	9,565,009	65,674,738	686.6%	4.0%	0.6624
	2029	12,290,468	92,978,109	756.5%	4,310	7,828,616	59,223,942	756.5%	4.0%	0.6370
	2030	10,405,417	86,667,895	832.9%	3,725	6,372,983	53,081,295	832.9%	4.0%	0.6125
	2031	8,763,162	80,248,475	915.7%	3,203	5,160,725	47,259,237	915.7%	4.0%	0.5889
	2032	7,342,320	73,942,316	1007.1%	2,741	4,157,669	41,870,643	1007.1%	4.0%	0.5663
	2033	6,121,572	67,777,738	1107.2%	2,333	3,333,084	36,903,734	1107.2%	4.0%	0.5445
	2034	5,079,460	61,771,712	1216.1%	1,976	2,659,301	32,339,965	1216.1%	4.0%	0.5235
	2035	4,194,705	55,937,551	1333.5%	1,665	2,111,631	28,159,181	1333.5%	4.0%	0.5034
	2036	3,447,500	50,283,079	1458.5%	1,396	1,668,735	24,339,132	1458.5%	4.0%	0.4840
	2037	2,819,685	44,972,231	1594.9%	1,163	1,312,353	20,931,209	1594.9%	4.0%	0.4654
	2038	2,294,860	40,031,165	1744.4%	964	1,027,006	17,914,916	1744.4%	4.0%	0.4475
	2039	1,858,185	35,379,843	1904.0%	794	799,599	15,224,362	1904.0%	4.0%	0.4303
	2040	1,496,462	31,021,878	2073.0%	649	619,178	12,835,652	2073.0%	4.0%	0.4138
	2041	1,198,245	26,968,205	2250.6%	528	476,719	10,729,230	2250.6%	4.0%	0.3978
	2042	953,640	23,236,778	2436.6%	426	364,811	8,889,127	2436.6%	4.0%	0.3825
	2043	754,074	19,879,171	2636.2%	341	277,373	7,312,201	2636.2%	4.0%	0.3678
	2044	592,186	16,893,243	2852.7%	271	209,447	5,974,885	2852.7%	4.0%	0.3537
	2045	461,716	14,218,380	3079.5%	213	157,021	4,835,410	3079.5%	4.0%	0.3401
	2046	357,367	11,843,334	3314.1%	167	116,860	3,872,789	3314.1%	4.0%	0.3270
	2047	274,546	9,769,845	3558.6%	129	86,324	3,071,880	3558.6%	4.0%	0.3144
	2048	209,315	7,958,610	3802.2%	99	63,283	2,406,137	3802.2%	4.0%	0.3023
	2049	158,353	6,431,996	4061.8%	75	46,034	1,869,802	4061.8%	4.0%	0.2907
	2050	118,872	5,168,122	4347.6%	57	33,227	1,444,605	4347.6%	4.0%	0.2795
	2051	88,551	4,113,878	4645.8%	43	23,800	1,105,693	4645.8%	4.0%	0.2688
	2052	65,483	3,247,320	4959.0%	31	16,923	839,218	4959.0%	4.0%	0.2584
	2053	48,070	2,542,321	5288.8%	23	11,945	631,752	5288.8%	4.0%	0.2485
	2054	35,037	1,967,066	5614.2%	17	8,372	470,005	5614.2%	4.0%	0.2389
	2055	25,367	1,500,486	5915.0%	12	5,828	344,732	5915.0%	4.0%	0.2297
	2056	18,247	1,138,798	6241.1%	9	4,031	251,572	6241.1%	4.0%	0.2209
	2057	13,039	853,798	6548.2%	6	2,770	181,359	6548.2%	4.0%	0.2124
	Past	1,140,395,531	1,456,576,382	127.7%	634,535	1,941,589,542	1,978,646,468	101.9%		
	Future	409,653,316	2,201,338,760	537.4%	132,437	326,200,116	1,529,109,488	468.8%		
	Lifetime	1,550,048,848	3,657,915,141	236.0%	766,972	2,267,789,658	3,507,755,956	154.7%		

**Attachment 1**  
**Brighthouse Life Insurance Company**  
**Nationwide Earned Premium and Incurred Claim Experience Projections with 56.1% Increase**  
**LTC3+ Comprehensive Policy Form**

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	117	0	0.0%	1	339	0	0.0%	4.4%	2.8980
	1994	1,422,861	0	0.0%	3,349	3,945,903	0	0.0%	4.4%	2.7732
	1995	13,183,049	854,087	6.5%	14,880	34,985,134	2,266,573	6.5%	4.4%	2.6538
	1996	37,126,997	2,122,309	5.7%	35,113	94,284,697	5,389,643	5.7%	4.4%	2.5395
	1997	57,428,701	10,528,126	18.3%	35,609	139,561,006	25,585,044	18.3%	4.4%	2.4302
	1998	59,242,589	9,619,131	16.2%	36,385	137,769,424	22,369,416	16.2%	4.4%	2.3255
	1999	59,470,759	14,605,256	24.6%	35,393	132,344,531	32,502,120	24.6%	4.4%	2.2254
	2000	58,281,373	18,034,202	30.9%	34,597	124,112,637	38,404,592	30.9%	4.4%	2.1295
	2001	57,690,693	25,334,790	43.9%	33,835	117,564,362	51,628,232	43.9%	4.4%	2.0378
	2002	57,037,339	29,302,138	51.4%	33,086	111,227,687	57,141,673	51.4%	4.4%	1.9501
	2003	56,168,870	34,450,204	61.3%	32,351	104,817,319	64,287,887	61.3%	4.4%	1.8661
	2004	55,119,541	42,276,090	76.7%	31,338	98,429,814	75,494,600	76.7%	4.4%	1.7858
	2005	53,265,350	47,261,908	88.7%	30,244	91,022,667	80,763,667	88.7%	4.4%	1.7089
	2006	51,735,802	49,732,631	96.1%	29,268	84,601,813	81,326,095	96.1%	4.4%	1.6353
	2007	50,869,962	58,306,050	114.6%	28,344	79,603,765	91,240,113	114.6%	4.4%	1.5648
	2008	49,894,054	73,569,715	147.5%	27,390	74,714,466	110,167,876	147.5%	4.3%	1.4975
	2009	48,796,007	80,497,564	165.0%	26,373	69,923,619	115,351,262	165.0%	4.3%	1.4330
	2010	47,410,288	94,792,713	199.9%	25,304	65,012,358	129,986,509	199.9%	4.3%	1.3713
	2011	46,570,404	98,857,695	212.3%	24,026	61,110,670	129,723,158	212.3%	4.3%	1.3122
	2012	47,493,137	117,297,175	247.0%	22,900	59,637,798	147,291,708	247.0%	4.2%	1.2557
	2013	46,771,967	129,002,040	275.8%	21,742	56,203,076	155,014,039	275.8%	4.2%	1.2016
	2014	44,951,692	124,958,327	278.0%	20,339	51,689,723	143,688,948	278.0%	4.1%	1.1499
	2015	46,261,452	129,213,421	279.3%	18,881	51,027,302	142,524,975	279.3%	4.0%	1.1030
	2016	47,345,480	129,202,902	272.9%	17,522	50,214,429	137,032,089	272.9%	4.0%	1.0606
	2017	46,857,050	136,757,910	291.9%	16,265	47,785,002	139,466,250	291.9%	4.0%	1.0198
Projected Future Experience	2018	48,140,376	128,633,536	267.2%	15,015	47,205,522	126,135,560	267.2%	4.0%	0.9806
	2019	50,100,767	129,548,175	258.6%	13,571	47,238,311	122,146,574	258.6%	4.0%	0.9429
	2020	59,770,850	126,054,166	210.9%	12,301	54,188,369	114,280,954	210.9%	4.0%	0.9066
	2021	54,574,104	124,604,617	228.3%	11,166	47,574,029	108,621,913	228.3%	4.0%	0.8717
	2022	48,427,340	122,487,236	252.9%	10,079	40,592,013	102,669,349	252.9%	4.0%	0.8382
	2023	42,705,185	119,436,051	279.7%	9,046	34,418,920	96,261,377	279.7%	4.0%	0.8060
	2024	37,425,950	115,501,674	308.6%	8,074	29,003,882	89,510,003	308.6%	4.0%	0.7750
	2025	32,599,826	110,946,053	340.3%	7,166	24,292,110	82,672,641	340.3%	4.0%	0.7452
	2026	28,226,979	105,898,138	375.2%	6,325	20,224,650	75,876,089	375.2%	4.0%	0.7165
	2027	24,298,095	100,382,915	413.1%	5,553	16,740,002	69,158,104	413.1%	4.0%	0.6889
	2028	20,797,339	94,545,579	454.6%	4,850	13,777,096	62,631,262	454.6%	4.0%	0.6624
	2029	17,702,750	88,583,042	500.4%	4,214	11,276,059	56,424,431	500.4%	4.0%	0.6370
	2030	14,987,590	82,496,189	550.4%	3,642	9,179,416	50,526,259	550.4%	4.0%	0.6125
	2031	12,622,144	76,321,640	604.7%	3,132	7,433,324	44,946,679	604.7%	4.0%	0.5889
	2032	10,575,615	70,269,197	664.4%	2,679	5,988,558	39,790,699	664.4%	4.0%	0.5663
	2033	8,817,293	64,364,190	730.0%	2,281	4,800,854	35,045,120	730.0%	4.0%	0.5445
	2034	7,316,272	58,621,286	801.2%	1,932	3,830,361	30,690,590	801.2%	4.0%	0.5235
	2035	6,041,903	53,052,037	878.1%	1,628	3,041,517	26,706,602	878.1%	4.0%	0.5034
	2036	4,965,655	47,662,398	959.8%	1,364	2,403,587	23,070,612	959.8%	4.0%	0.4840
	2037	4,061,374	42,606,083	1049.1%	1,137	1,890,266	19,829,944	1049.1%	4.0%	0.4654
	2038	3,305,435	37,906,731	1146.8%	942	1,479,262	16,964,180	1146.8%	4.0%	0.4475
	2039	2,676,463	33,487,579	1251.2%	776	1,151,713	14,410,099	1251.2%	4.0%	0.4303
	2040	2,155,450	29,351,025	1361.7%	635	891,842	12,144,318	1361.7%	4.0%	0.4138
	2041	1,725,910	25,506,479	1477.9%	516	686,649	10,147,687	1477.9%	4.0%	0.3978
	2042	1,373,589	21,970,026	1599.5%	416	525,460	8,404,536	1599.5%	4.0%	0.3825
	2043	1,086,140	18,789,734	1730.0%	333	399,518	6,911,471	1730.0%	4.0%	0.3678
	2044	852,963	15,962,939	1871.5%	265	301,680	5,645,850	1871.5%	4.0%	0.3537
	2045	665,040	13,431,891	2019.7%	209	226,168	4,567,939	2019.7%	4.0%	0.3401
	2046	514,739	11,185,527	2173.0%	163	168,320	3,657,685	2173.0%	4.0%	0.3270
	2047	395,446	9,225,162	2332.9%	126	124,338	2,900,618	2332.9%	4.0%	0.3144
	2048	301,490	7,513,375	2492.1%	97	91,150	2,271,529	2492.1%	4.0%	0.3023
	2049	228,086	6,071,013	2661.7%	74	66,305	1,764,863	2661.7%	4.0%	0.2907
	2050	171,219	4,877,213	2848.5%	56	47,859	1,363,290	2848.5%	4.0%	0.2795
	2051	127,545	3,881,679	3043.4%	42	34,281	1,043,285	3043.4%	4.0%	0.2688
	2052	94,319	3,063,572	3248.1%	31	24,375	791,731	3248.1%	4.0%	0.2584
	2053	69,239	2,398,131	3463.6%	23	17,205	595,922	3463.6%	4.0%	0.2485
	2054	50,467	1,855,265	3676.2%	16	12,058	443,291	3676.2%	4.0%	0.2389
	2055	36,538	1,415,040	3872.8%	12	8,395	325,101	3872.8%	4.0%	0.2297
	2056	26,282	1,073,835	4085.9%	8	5,806	237,221	4085.9%	4.0%	0.2209
	2057	18,780	805,016	4286.5%	6	3,989	170,997	4286.5%	4.0%	0.2124
	Past	1,140,395,531	1,456,576,382	127.7%	634,535	1,941,589,542	1,978,646,468	101.9%		
	Future	550,032,545	2,111,785,435	383.9%	129,898	431,365,220	1,471,756,375	341.2%		
	Lifetime	1,690,428,076	3,568,361,817	211.1%	764,433	2,372,954,762	3,450,402,844	145.4%		

**Attachment 2**  
**Brighthouse Life Insurance Company**  
**Nationwide Written Premium and Paid Claim Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Form**

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1993	323	0	0.0%	0.0%	937	0	0.0%	0.0%	4.4%	2.8980
	1994	3,362,932	0	0.0%	0.0%	9,326,143	0	0.0%	0.0%	4.4%	2.7732
	1995	18,430,800	106,301	0.6%	0.5%	48,911,599	282,102	0.6%	0.5%	4.4%	2.6538
	1996	47,777,834	529,856	1.1%	0.9%	121,332,696	1,345,579	1.1%	0.9%	4.4%	2.5395
	1997	57,541,130	1,521,575	2.6%	1.7%	139,834,227	3,697,673	2.6%	1.7%	4.4%	2.4302
	1998	59,519,174	2,836,739	4.8%	2.7%	138,412,625	6,596,875	4.8%	2.6%	4.4%	2.3255
	1999	58,809,161	4,787,551	8.1%	4.0%	130,872,229	10,654,080	8.1%	3.8%	4.4%	2.2254
	2000	57,916,067	6,566,426	11.3%	5.4%	123,334,703	13,983,480	11.3%	5.1%	4.4%	2.1295
	2001	57,362,422	10,158,913	17.7%	7.3%	116,895,399	20,702,233	17.7%	6.9%	4.4%	2.0378
	2002	56,645,417	15,474,841	27.3%	10.1%	110,463,406	30,177,263	27.3%	9.3%	4.4%	1.9501
	2003	55,759,358	18,024,209	32.3%	12.7%	104,053,123	33,635,166	32.3%	11.6%	4.4%	1.8661
	2004	54,466,986	20,934,196	38.4%	15.3%	97,264,512	37,383,276	38.4%	13.9%	4.4%	1.7858
	2005	52,610,011	22,771,163	43.3%	17.9%	89,902,789	38,912,576	43.3%	16.0%	4.4%	1.7089
	2006	51,457,510	20,534,410	39.9%	19.7%	84,146,732	33,579,229	39.9%	17.6%	4.4%	1.6353
	2007	50,659,291	15,011,653	29.6%	20.4%	79,274,097	23,490,957	29.6%	18.3%	4.4%	1.5648
	2008	49,547,649	65,442,252	132.1%	28.0%	74,195,737	97,997,307	132.1%	24.0%	4.3%	1.4975
	2009	48,683,917	86,710,105	178.1%	37.3%	69,762,997	124,253,699	178.1%	31.0%	4.3%	1.4330
	2010	47,028,100	95,784,592	203.7%	46.8%	64,488,275	131,346,643	203.7%	37.9%	4.3%	1.3713
	2011	46,718,708	77,728,272	166.4%	53.2%	61,305,277	101,996,683	166.4%	42.7%	4.3%	1.3122
	2012	47,849,204	87,538,811	182.9%	59.9%	60,084,916	109,923,712	182.9%	47.6%	4.2%	1.2557
	2013	46,349,026	99,575,577	214.8%	67.3%	55,694,853	119,654,018	214.8%	52.8%	4.2%	1.2016
Projected Future Experience	2014	45,915,970	113,193,870	246.5%	75.4%	52,798,542	130,161,058	246.5%	58.4%	4.1%	1.1499
	2015	46,877,288	125,906,959	268.6%	84.0%	51,706,582	138,877,882	268.6%	64.2%	4.0%	1.1030
	2016	47,426,525	136,155,292	287.1%	92.7%	50,300,385	144,405,766	287.1%	69.9%	4.0%	1.0606
	2017	48,440,784	142,129,527	293.4%	101.1%	49,400,100	144,944,246	293.4%	75.5%	4.0%	1.0198
	2018	48,042,125	200,279,958	416.9%	113.6%	47,109,179	196,390,656	416.9%	83.4%	4.0%	0.9806
	2019	45,583,101	185,546,570	407.1%	124.3%	42,978,757	174,945,559	407.1%	90.1%	4.0%	0.9429
	2020	40,947,632	176,170,207	430.2%	134.0%	37,123,203	159,716,254	430.2%	96.1%	4.0%	0.9066
	2021	36,473,599	148,547,530	407.3%	141.5%	31,795,227	129,493,732	407.3%	100.7%	4.0%	0.8717
	2022	32,283,365	142,921,097	442.7%	148.7%	27,060,061	119,797,103	442.7%	105.0%	4.0%	0.8382
	2023	28,394,651	136,579,812	481.0%	155.5%	22,885,119	110,078,663	481.0%	108.9%	4.0%	0.8060
	2024	24,818,354	133,263,613	537.0%	162.2%	19,233,409	103,274,922	537.0%	112.6%	4.0%	0.7750
	2025	21,559,757	129,374,236	600.1%	168.8%	16,065,484	96,404,599	600.1%	116.2%	4.0%	0.7452
	2026	18,616,817	124,910,043	671.0%	175.2%	13,338,962	89,498,133	671.0%	119.5%	4.0%	0.7165
	2027	15,981,660	119,934,548	750.5%	181.4%	11,010,452	82,628,064	750.5%	122.5%	4.0%	0.6889
	2028	13,641,429	114,502,634	839.4%	187.5%	9,036,699	75,851,717	839.4%	125.4%	4.0%	0.6624
	2029	11,579,554	108,693,053	938.7%	193.3%	7,375,788	69,233,834	938.7%	128.1%	4.0%	0.6370
	2030	9,776,316	102,601,464	1049.5%	198.9%	5,987,679	62,840,093	1049.5%	130.5%	4.0%	0.6125
	2031	8,210,551	96,343,206	1173.4%	204.2%	4,835,287	56,737,607	1173.4%	132.7%	4.0%	0.5889
	2032	6,860,562	89,983,272	1311.6%	209.2%	3,884,868	50,954,009	1311.6%	134.7%	4.0%	0.5663
	2033	5,704,611	83,610,935	1465.7%	213.9%	3,106,056	45,524,619	1465.7%	136.5%	4.0%	0.5445
	2034	4,720,768	77,299,060	1637.4%	218.2%	2,471,511	40,469,153	1637.4%	138.1%	4.0%	0.5235
	2035	3,887,942	71,092,365	1828.5%	222.3%	1,957,205	35,788,173	1828.5%	139.6%	4.0%	0.5034
	2036	3,186,753	65,018,042	2040.3%	226.1%	1,542,523	31,471,476	2040.3%	140.9%	4.0%	0.4840
	2037	2,599,368	59,131,523	2274.8%	229.6%	1,209,811	27,521,300	2274.8%	142.0%	4.0%	0.4654
	2038	2,109,708	53,498,415	2535.8%	232.7%	944,145	23,941,836	2535.8%	143.0%	4.0%	0.4475
	2039	1,703,415	48,144,963	2826.4%	235.6%	733,000	20,717,343	2826.4%	143.8%	4.0%	0.4303
	2040	1,367,774	43,077,966	3149.5%	238.2%	565,932	17,823,995	3149.5%	144.6%	4.0%	0.4138
	2041	1,091,889	38,301,123	3507.8%	240.5%	434,405	15,238,002	3507.8%	145.2%	4.0%	0.3978
	2042	866,263	33,823,366	3904.5%	242.5%	331,385	12,938,979	3904.5%	145.7%	4.0%	0.3825
	2043	682,747	29,664,210	4344.8%	244.3%	251,137	10,911,454	4344.8%	146.2%	4.0%	0.3678
	2044	534,384	25,840,736	4835.6%	245.9%	189,004	9,139,478	4835.6%	146.6%	4.0%	0.3537
	2045	415,293	22,354,759	5382.9%	247.3%	141,234	7,602,443	5382.9%	146.9%	4.0%	0.3401
	2046	320,403	19,201,900	5993.1%	248.5%	104,772	6,279,051	5993.1%	147.2%	4.0%	0.3270
	2047	245,350	16,364,673	6669.9%	249.5%	77,144	5,145,455	6669.9%	147.4%	4.0%	0.3144
	2048	186,462	13,831,821	7418.0%	250.4%	56,373	4,181,793	7418.0%	147.6%	4.0%	0.3023
	2049	140,629	11,592,911	8243.6%	251.1%	40,881	3,370,096	8243.6%	147.7%	4.0%	0.2907
	2050	105,257	9,642,263	9160.7%	251.7%	29,422	2,695,228	9160.7%	147.8%	4.0%	0.2795
	2051	78,194	7,963,254	10184.0%	252.2%	21,016	2,140,295	10184.0%	147.9%	4.0%	0.2688
	2052	57,673	6,530,751	11323.8%	252.6%	14,905	1,687,769	11323.8%	148.0%	4.0%	0.2584
	2053	42,240	5,318,765	12591.8%	252.9%	10,496	1,321,683	12591.8%	148.0%	4.0%	0.2485
	2054	30,726	4,301,701	14000.1%	253.2%	7,342	1,027,835	14000.1%	148.1%	4.0%	0.2389
	2055	22,209	3,453,176	15548.3%	253.4%	5,103	793,357	15548.3%	148.1%	4.0%	0.2297
	2056	15,957	2,751,597	17243.8%	253.6%	3,525	607,857	17243.8%	148.2%	4.0%	0.2209
	2057	11,396	2,177,383	19106.9%	253.7%	2,421	462,507	19106.9%	148.2%	4.0%	0.2124
	Past	1,157,155,587	1,169,423,090	101.1%		1,983,762,884	1,498,001,503	75.5%			
	Future	392,896,885	2,763,638,902	703.4%		313,970,922	1,906,646,123	607.3%			
	Lifetime	1,550,052,472	3,933,061,992	253.7%		2,297,733,807	3,404,647,626	148.2%			

Attachment 2  
Brighthouse Life Insurance Company  
Nationwide Written Premium and Paid Claim Experience Projections with 56.1% Increase  
LTC3+ Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1993	323	0	0.0%	0.0%	937	0	0.0%	0.0%	4.4%	2.8980
	1994	3,362,932	0	0.0%	0.0%	9,326,143	0	0.0%	0.0%	4.4%	2.7732
	1995	18,430,800	106,301	0.6%	0.5%	48,911,599	282,102	0.6%	0.5%	4.4%	2.6538
	1996	47,777,834	529,856	1.1%	0.9%	121,332,696	1,345,579	1.1%	0.9%	4.4%	2.5395
	1997	57,541,130	1,521,575	2.6%	1.7%	139,834,227	3,697,673	2.6%	1.7%	4.4%	2.4302
	1998	59,519,174	2,836,739	4.8%	2.7%	138,412,625	6,596,875	4.8%	2.6%	4.4%	2.3255
	1999	58,809,161	4,787,551	8.1%	4.0%	130,872,229	10,654,080	8.1%	3.8%	4.4%	2.2254
	2000	57,916,067	6,566,426	11.3%	5.4%	123,334,703	13,983,480	11.3%	5.1%	4.4%	2.1295
	2001	57,362,422	10,158,913	17.7%	7.3%	116,895,399	20,702,233	17.7%	6.9%	4.4%	2.0378
	2002	56,645,417	15,474,841	27.3%	10.1%	110,463,406	30,177,263	27.3%	9.3%	4.4%	1.9501
	2003	55,759,358	18,024,209	32.3%	12.7%	104,053,123	33,635,166	32.3%	11.6%	4.4%	1.8661
	2004	54,466,986	20,934,196	38.4%	15.3%	97,264,512	37,383,276	38.4%	13.9%	4.4%	1.7858
	2005	52,610,011	22,771,163	43.3%	17.9%	89,902,789	38,912,576	43.3%	16.0%	4.4%	1.7089
	2006	51,457,510	20,534,410	39.9%	19.7%	84,146,732	33,579,229	39.9%	17.6%	4.4%	1.6353
	2007	50,659,291	15,011,653	29.6%	20.4%	79,274,097	23,490,957	29.6%	18.3%	4.4%	1.5648
	2008	49,547,649	65,442,252	132.1%	28.0%	74,195,737	97,997,307	132.1%	24.0%	4.3%	1.4975
	2009	48,683,917	86,710,105	178.1%	37.3%	69,762,997	124,253,699	178.1%	31.0%	4.3%	1.4330
	2010	47,028,100	95,784,592	203.7%	46.8%	64,488,275	131,346,643	203.7%	37.9%	4.3%	1.3713
	2011	46,718,708	77,728,272	166.4%	53.2%	61,305,277	101,996,683	166.4%	42.7%	4.3%	1.3122
	2012	47,849,204	87,538,811	182.9%	59.9%	60,084,916	109,923,712	182.9%	47.6%	4.2%	1.2557
Projected Future Experience	2013	46,349,026	99,575,577	214.8%	67.3%	55,694,853	119,654,018	214.8%	52.8%	4.2%	1.2016
	2014	45,915,970	113,193,870	246.5%	75.4%	52,798,542	130,161,058	246.5%	58.4%	4.1%	1.1499
	2015	46,877,288	125,906,959	268.6%	84.0%	51,706,582	138,877,882	268.6%	64.2%	4.0%	1.1030
	2016	47,426,525	136,155,292	287.1%	92.7%	50,300,385	144,405,766	287.1%	69.9%	4.0%	1.0606
	2017	48,440,784	142,129,527	293.4%	101.1%	49,400,100	144,944,246	293.4%	75.5%	4.0%	1.0198
	2018	48,055,796	200,279,958	416.8%	113.6%	47,122,584	196,390,656	416.8%	83.4%	4.0%	0.9806
	2019	54,501,750	185,368,826	340.1%	123.4%	51,387,849	174,777,970	340.1%	89.8%	4.0%	0.9429
	2020	58,584,272	174,839,596	298.4%	131.2%	53,112,615	158,509,919	298.4%	95.0%	4.0%	0.9066
	2021	52,546,735	145,739,446	277.4%	136.8%	45,806,705	127,045,833	277.4%	98.8%	4.0%	0.8717
	2022	46,509,175	138,980,616	298.8%	142.1%	38,984,199	116,494,173	298.8%	102.3%	4.0%	0.8382
	2023	40,906,221	131,972,624	322.6%	147.2%	32,969,016	106,365,427	322.6%	105.5%	4.0%	0.8060
	2024	35,753,541	128,318,902	358.9%	152.3%	27,707,820	99,442,934	358.9%	108.6%	4.0%	0.7750
	2025	31,058,719	124,271,392	400.1%	157.3%	23,143,738	92,602,160	400.1%	111.5%	4.0%	0.7452
	2026	26,818,782	119,779,364	446.6%	162.3%	19,215,676	85,821,997	446.6%	114.3%	4.0%	0.7165
	2027	23,022,360	114,841,257	498.8%	167.2%	15,861,093	79,119,077	498.8%	116.9%	4.0%	0.6889
	2028	19,650,904	109,498,183	557.2%	172.0%	13,017,646	72,536,542	557.2%	119.3%	4.0%	0.6624
	2029	16,680,520	103,820,528	622.4%	176.7%	10,624,932	66,130,199	622.4%	121.6%	4.0%	0.6370
	2030	14,082,780	97,896,197	695.1%	181.2%	8,625,250	59,958,268	695.1%	123.7%	4.0%	0.6125
	2031	11,827,183	91,834,787	776.5%	185.5%	6,965,162	54,082,548	776.5%	125.6%	4.0%	0.5889
	2032	9,882,456	85,695,322	867.1%	189.6%	5,596,048	48,525,911	867.1%	127.3%	4.0%	0.5663
	2033	8,217,274	79,560,584	968.2%	193.5%	4,474,155	43,319,278	968.2%	128.9%	4.0%	0.5445
	2034	6,800,037	73,498,104	1080.8%	197.1%	3,560,092	38,479,200	1080.8%	130.3%	4.0%	0.5235
	2035	5,600,354	67,548,681	1206.2%	200.5%	2,819,240	34,004,269	1206.2%	131.6%	4.0%	0.5034
	2036	4,590,307	61,736,683	1344.9%	203.6%	2,221,902	29,883,160	1344.9%	132.7%	4.0%	0.4840
	2037	3,744,198	56,113,492	1498.7%	206.5%	1,742,644	26,116,632	1498.7%	133.7%	4.0%	0.4654
	2038	3,038,865	50,739,730	1669.7%	209.2%	1,359,966	22,707,258	1669.7%	134.6%	4.0%	0.4475
	2039	2,453,623	45,638,881	1860.1%	211.6%	1,055,823	19,638,947	1860.1%	135.4%	4.0%	0.4303
	2040	1,970,154	40,816,406	2071.7%	213.7%	815,174	16,888,249	2071.7%	136.0%	4.0%	0.4138
	2041	1,572,763	36,274,733	2306.4%	215.7%	625,720	14,431,808	2306.4%	136.6%	4.0%	0.3978
	2042	1,247,766	32,021,279	2566.3%	217.4%	477,327	12,249,599	2566.3%	137.1%	4.0%	0.3825
	2043	983,428	28,073,632	2854.7%	219.0%	361,736	10,326,388	2854.7%	137.5%	4.0%	0.3678
	2044	769,724	24,446,897	3176.1%	220.3%	272,240	8,646,498	3176.1%	137.8%	4.0%	0.3537
	2045	598,185	21,142,106	3534.4%	221.5%	203,432	7,190,042	3534.4%	138.1%	4.0%	0.3401
	2046	461,505	18,155,130	3933.9%	222.5%	150,913	5,936,756	3933.9%	138.3%	4.0%	0.3270
	2047	353,399	15,468,568	4377.1%	223.4%	111,117	4,863,698	4377.1%	138.5%	4.0%	0.3144
	2048	268,577	13,071,356	4866.9%	224.1%	81,199	3,951,880	4866.9%	138.7%	4.0%	0.3023
	2049	202,560	10,953,198	5407.4%	224.7%	58,885	3,184,130	5407.4%	138.8%	4.0%	0.2907
	2050	151,610	9,108,396	6007.8%	225.3%	42,378	2,546,000	6007.8%	138.9%	4.0%	0.2795
	2051	112,628	7,520,984	6677.7%	225.7%	30,271	2,021,426	6677.7%	139.0%	4.0%	0.2688
	2052	83,070	6,167,007	7423.8%	226.0%	21,468	1,593,765	7423.8%	139.1%	4.0%	0.2584
	2053	60,841	5,021,751	8253.9%	226.3%	15,119	1,247,877	8253.9%	139.1%	4.0%	0.2485
	2054	44,257	4,060,908	9175.7%	226.6%	10,575	970,301	9175.7%	139.2%	4.0%	0.2389
	2055	31,990	3,259,460	10189.1%	226.7%	7,350	748,851	10189.1%	139.2%	4.0%	0.2297
	2056	22,984	2,596,936	11298.8%	226.9%	5,077	573,691	11298.8%	139.2%	4.0%	0.2209
	2057	16,414	2,054,780	12518.3%	227.0%	3,487	436,464	12518.3%	139.2%	4.0%	0.2124
	Past	1,157,155,587	1,169,423,090	101.1%		1,983,762,884	1,498,001,503	75.5%			
	Future	533,277,709	2,668,186,676	500.3%		420,667,624	1,849,759,780	439.7%			
	Lifetime	1,690,433,296	3,837,609,767	227.0%		2,404,430,508	3,347,761,282	139.2%			



**Attachment 3**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Form**

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1994	32,188	0	0.0%	101	89,264	0	0.0%	4.4%	2.7732
	1995	453,861	0	0.0%	547	1,204,456	0	0.0%	4.4%	2.6538
	1996	1,411,715	0	0.0%	1,508	3,585,076	0	0.0%	4.4%	2.5395
	1997	2,289,276	53,011	2.3%	1,456	5,563,309	128,825	2.3%	4.4%	2.4302
	1998	2,227,794	296,145	13.3%	1,421	5,180,764	688,689	13.3%	4.4%	2.3255
	1999	2,195,095	144,321	6.6%	1,395	4,884,903	321,168	6.6%	4.4%	2.2254
	2000	2,135,556	119,021	5.6%	1,349	4,547,756	253,460	5.6%	4.4%	2.1295
	2001	2,099,491	697,906	33.2%	1,319	4,278,426	1,422,221	33.2%	4.4%	2.0378
	2002	2,052,476	686,547	33.4%	1,284	4,002,505	1,338,825	33.4%	4.4%	1.9501
	2003	2,000,270	362,045	18.1%	1,250	3,732,724	675,617	18.1%	4.4%	1.8661
	2004	1,950,301	2,007,192	102.9%	1,224	3,482,754	3,584,346	102.9%	4.4%	1.7858
	2005	1,922,679	1,288,642	67.0%	1,200	3,285,577	2,202,101	67.0%	4.4%	1.7089
	2006	1,884,756	2,104,002	111.6%	1,173	3,082,078	3,440,604	111.6%	4.4%	1.6353
	2007	1,859,479	1,317,713	70.9%	1,142	2,909,802	2,062,021	70.9%	4.4%	1.5648
	2008	1,818,741	1,741,592	95.8%	1,111	2,723,496	2,607,969	95.8%	4.3%	1.4975
	2009	1,792,551	1,628,230	90.8%	1,087	2,568,686	2,333,219	90.8%	4.3%	1.4330
	2010	1,760,207	1,855,662	105.4%	1,051	2,413,721	2,544,616	105.4%	4.3%	1.3713
	2011	1,772,109	2,615,987	147.6%	1,009	2,325,399	3,432,753	147.6%	4.3%	1.3122
	2012	1,814,440	2,743,256	151.2%	965	2,278,418	3,444,745	151.2%	4.2%	1.2557
	2013	1,777,133	3,370,649	189.7%	919	2,135,475	4,050,307	189.7%	4.2%	1.2016
	2014	1,699,171	4,160,427	244.9%	869	1,953,868	4,784,054	244.9%	4.1%	1.1499
	2015	1,792,599	5,801,753	323.7%	813	1,977,273	6,399,449	323.7%	4.0%	1.1030
	2016	1,839,131	3,763,998	204.7%	754	1,950,575	3,992,082	204.7%	4.0%	1.0606
	2017	1,779,327	4,859,113	273.1%	691	1,814,564	4,955,342	273.1%	4.0%	1.0198
Projected Future Experience	2018	1,827,209	5,115,807	280.0%	641	1,791,725	5,016,462	280.0%	4.0%	0.9806
	2019	1,795,272	5,240,234	291.9%	591	1,692,701	4,940,838	291.9%	4.0%	0.9429
	2020	1,634,298	5,312,367	325.1%	542	1,481,658	4,816,202	325.1%	4.0%	0.9066
	2021	1,469,827	5,342,999	363.5%	494	1,281,296	4,657,667	363.5%	4.0%	0.8717
	2022	1,314,042	5,309,674	404.1%	448	1,101,436	4,450,593	404.1%	4.0%	0.8382
	2023	1,167,824	5,227,389	447.6%	404	941,227	4,213,097	447.6%	4.0%	0.8060
	2024	1,031,868	5,110,562	495.3%	363	799,663	3,960,518	495.3%	4.0%	0.7750
	2025	906,618	4,959,659	547.1%	324	675,576	3,695,743	547.1%	4.0%	0.7452
	2026	792,139	4,787,958	604.4%	288	567,568	3,430,575	604.4%	4.0%	0.7165
	2027	688,317	4,587,529	666.5%	254	474,211	3,160,546	666.5%	4.0%	0.6889
	2028	594,918	4,366,881	734.0%	224	394,101	2,892,820	734.0%	4.0%	0.6624
	2029	511,492	4,142,875	810.0%	196	325,803	2,638,873	810.0%	4.0%	0.6370
	2030	437,466	3,908,755	893.5%	170	267,934	2,393,987	893.5%	4.0%	0.6125
	2031	372,193	3,661,600	983.8%	147	219,189	2,156,358	983.8%	4.0%	0.5889
	2032	314,960	3,413,946	1083.9%	127	178,350	1,933,184	1083.9%	4.0%	0.5663
	2033	265,138	3,165,840	1194.0%	109	144,363	1,723,742	1194.0%	4.0%	0.5445
	2034	222,091	2,915,510	1312.8%	92	116,273	1,526,386	1312.8%	4.0%	0.5235
	2035	185,123	2,667,070	1440.7%	78	93,192	1,342,613	1440.7%	4.0%	0.5034
	2036	153,526	2,419,160	1575.7%	66	74,313	1,170,976	1575.7%	4.0%	0.4840
	2037	126,677	2,178,414	1719.7%	55	58,959	1,013,889	1719.7%	4.0%	0.4654
	2038	104,016	1,957,725	1882.1%	46	46,550	876,129	1882.1%	4.0%	0.4475
	2039	85,009	1,755,969	2065.6%	38	36,580	755,614	2065.6%	4.0%	0.4303
	2040	69,132	1,558,953	2255.1%	31	28,604	645,034	2255.1%	4.0%	0.4138
	2041	55,940	1,374,001	2456.2%	26	22,256	546,643	2456.2%	4.0%	0.3978
	2042	45,051	1,207,222	2679.7%	21	17,234	461,817	2679.7%	4.0%	0.3825
	2043	36,116	1,055,058	2921.3%	17	13,285	388,084	2921.3%	4.0%	0.3678
	2044	28,817	919,278	3190.1%	14	10,192	325,135	3190.1%	4.0%	0.3537
	2045	22,881	797,107	3483.7%	11	7,781	271,081	3483.7%	4.0%	0.3401
	2046	18,087	688,745	3808.0%	9	5,914	225,221	3808.0%	4.0%	0.3270
	2047	14,237	591,376	4153.8%	7	4,477	185,943	4153.8%	4.0%	0.3144
	2048	11,158	499,779	4479.0%	5	3,373	151,099	4479.0%	4.0%	0.3023
	2049	8,702	419,797	4823.9%	4	2,530	122,036	4823.9%	4.0%	0.2907
	2050	6,748	351,045	5202.2%	3	1,886	98,125	5202.2%	4.0%	0.2795
	2051	5,196	291,291	5606.6%	3	1,396	78,291	5606.6%	4.0%	0.2688
	2052	3,970	239,626	6035.3%	2	1,026	61,928	6035.3%	4.0%	0.2584
	2053	3,006	197,222	6560.8%	2	747	49,009	6560.8%	4.0%	0.2485
	2054	2,250	160,172	7120.2%	1	537	38,271	7120.2%	4.0%	0.2389
	2055	1,662	125,846	7570.5%	1	382	28,913	7570.5%	4.0%	0.2297
	2056	1,210	98,200	8112.6%	1	267	21,693	8112.6%	4.0%	0.2209
	2057	866	74,911	8648.1%	0	184	15,912	8648.1%	4.0%	0.2124
	Past	42,360,346	41,617,213	98.2%	25,638	71,970,867	54,662,413	76.0%		
	Future	16,335,052	98,197,555	601.1%	5,854	12,884,740	66,481,047	516.0%		
	Lifetime	58,695,398	139,814,768	238.2%	31,492	84,855,607	121,143,459	142.8%		



**Attachment 3**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Earned Premium and Incurred Claim Experience Projections with 56.1% Increase**  
**LTC3+ Comprehensive Policy Form**

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			Life Years	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	1993	0	0	0.0%	0	0	0	0.0%	0.0%	0.0000
	1994	32,188	0	0.0%	101	89,264	0	0.0%	4.4%	2.7732
	1995	453,861	0	0.0%	547	1,204,456	0	0.0%	4.4%	2.6538
	1996	1,411,715	0	0.0%	1,508	3,585,076	0	0.0%	4.4%	2.5395
	1997	2,289,276	53,011	2.3%	1,456	5,563,309	128,825	2.3%	4.4%	2.4302
	1998	2,227,794	296,145	13.3%	1,421	5,180,764	688,689	13.3%	4.4%	2.3255
	1999	2,195,095	144,321	6.6%	1,395	4,884,903	321,168	6.6%	4.4%	2.2254
	2000	2,135,556	119,021	5.6%	1,349	4,547,756	253,460	5.6%	4.4%	2.1295
	2001	2,099,491	697,906	33.2%	1,319	4,278,426	1,422,221	33.2%	4.4%	2.0378
	2002	2,052,476	686,547	33.4%	1,284	4,002,505	1,338,825	33.4%	4.4%	1.9501
	2003	2,000,270	362,045	18.1%	1,250	3,732,724	675,617	18.1%	4.4%	1.8661
	2004	1,950,301	2,007,192	102.9%	1,224	3,482,754	3,584,346	102.9%	4.4%	1.7858
	2005	1,922,679	1,288,642	67.0%	1,200	3,285,577	2,202,101	67.0%	4.4%	1.7089
	2006	1,884,756	2,104,002	111.6%	1,173	3,082,078	3,440,604	111.6%	4.4%	1.6353
	2007	1,859,479	1,317,713	70.9%	1,142	2,909,802	2,062,021	70.9%	4.4%	1.5648
	2008	1,818,741	1,741,592	95.8%	1,111	2,723,496	2,607,969	95.8%	4.3%	1.4975
	2009	1,792,551	1,628,230	90.8%	1,087	2,568,686	2,333,219	90.8%	4.3%	1.4330
	2010	1,760,207	1,855,662	105.4%	1,051	2,413,721	2,544,616	105.4%	4.3%	1.3713
	2011	1,772,109	2,615,987	147.6%	1,009	2,325,399	3,432,753	147.6%	4.3%	1.3122
	2012	1,814,440	2,743,256	151.2%	965	2,278,418	3,444,745	151.2%	4.2%	1.2557
	2013	1,777,133	3,370,649	189.7%	919	2,135,475	4,050,307	189.7%	4.2%	1.2016
	2014	1,699,171	4,160,427	244.9%	869	1,953,868	4,784,054	244.9%	4.1%	1.1499
	2015	1,792,599	5,801,753	323.7%	813	1,977,273	6,399,449	323.7%	4.0%	1.1030
	2016	1,839,131	3,763,998	204.7%	754	1,950,575	3,992,082	204.7%	4.0%	1.0606
	2017	1,779,327	4,859,113	273.1%	691	1,814,564	4,955,342	273.1%	4.0%	1.0198
Projected Future Experience	2018	1,827,209	5,115,807	280.0%	641	1,791,725	5,016,462	280.0%	4.0%	0.9806
	2019	1,908,354	5,208,733	272.9%	581	1,799,322	4,911,138	272.9%	4.0%	0.9429
	2020	2,305,610	5,118,165	222.0%	529	2,090,271	4,640,138	222.0%	4.0%	0.9066
	2021	2,117,086	5,127,691	242.2%	483	1,845,533	4,469,976	242.2%	4.0%	0.8717
	2022	1,892,699	5,089,517	268.9%	438	1,586,469	4,266,056	268.9%	4.0%	0.8382
	2023	1,682,092	5,004,711	297.5%	395	1,355,709	4,033,626	297.5%	4.0%	0.8060
	2024	1,486,265	4,887,372	328.8%	355	1,151,807	3,787,553	328.8%	4.0%	0.7750
	2025	1,305,861	4,737,994	362.8%	317	973,076	3,530,567	362.8%	4.0%	0.7452
	2026	1,140,968	4,569,318	400.5%	281	817,504	3,273,919	400.5%	4.0%	0.7165
	2027	991,426	4,373,795	441.2%	249	683,036	3,013,295	441.2%	4.0%	0.6889
	2028	856,899	4,159,589	485.4%	219	567,649	2,755,500	485.4%	4.0%	0.6624
	2029	736,734	3,942,805	535.2%	191	469,275	2,511,435	535.2%	4.0%	0.6370
	2030	630,111	3,716,983	589.9%	166	385,923	2,276,532	589.9%	4.0%	0.6125
	2031	536,094	3,479,338	649.0%	144	315,712	2,049,022	649.0%	4.0%	0.5889
	2032	453,658	3,241,721	714.6%	124	256,889	1,835,660	714.6%	4.0%	0.5663
	2033	381,895	3,004,145	786.6%	106	207,935	1,635,702	786.6%	4.0%	0.5445
	2034	319,891	2,764,908	864.3%	90	167,476	1,447,540	864.3%	4.0%	0.5235
	2035	266,644	2,527,886	948.0%	77	134,230	1,272,548	948.0%	4.0%	0.5034
	2036	221,134	2,291,730	1036.4%	64	107,038	1,109,294	1036.4%	4.0%	0.4840
	2037	182,461	2,062,647	1130.5%	54	84,922	960,008	1130.5%	4.0%	0.4654
	2038	149,821	1,852,835	1236.7%	45	67,049	829,188	1236.7%	4.0%	0.4475
	2039	122,444	1,661,191	1356.7%	37	52,689	714,830	1356.7%	4.0%	0.4303
	2040	99,575	1,474,256	1480.6%	31	41,200	609,990	1480.6%	4.0%	0.4138
	2041	80,575	1,298,914	1612.1%	25	32,056	516,769	1612.1%	4.0%	0.3978
	2042	64,890	1,140,879	1758.2%	20	24,823	436,438	1758.2%	4.0%	0.3825
	2043	52,020	996,778	1916.1%	17	19,135	366,647	1916.1%	4.0%	0.3678
	2044	41,507	868,262	2091.9%	13	14,680	307,091	2091.9%	4.0%	0.3537
	2045	32,957	752,686	2283.8%	11	11,208	255,975	2283.8%	4.0%	0.3401
	2046	26,051	650,211	2495.9%	9	8,519	212,620	2495.9%	4.0%	0.3270
	2047	20,507	558,167	2721.9%	7	6,448	175,501	2721.9%	4.0%	0.3144
	2048	16,072	471,621	2934.4%	5	4,859	142,586	2934.4%	4.0%	0.3023
	2049	12,535	396,074	3159.8%	4	3,644	115,140	3159.8%	4.0%	0.2907
	2050	9,720	331,152	3407.0%	3	2,717	92,564	3407.0%	4.0%	0.2795
	2051	7,483	274,742	3671.3%	3	2,011	73,843	3671.3%	4.0%	0.2688
	2052	5,719	225,980	3951.5%	2	1,478	58,401	3951.5%	4.0%	0.2584
	2053	4,330	185,967	4295.0%	1	1,076	46,212	4295.0%	4.0%	0.2485
	2054	3,240	151,013	4660.7%	1	774	36,083	4660.7%	4.0%	0.2389
	2055	2,394	118,637	4954.9%	1	550	27,256	4954.9%	4.0%	0.2297
	2056	1,743	92,565	5309.2%	1	385	20,449	5309.2%	4.0%	0.2209
	2057	1,248	70,606	5659.0%	0	265	14,998	5659.0%	4.0%	0.2124
	Past	42,360,346	41,617,213	98.2%	25,638	71,970,867	54,662,413	76.0%		
	Future	21,997,922	93,997,392	427.3%	5,740	17,087,067	63,848,552	373.7%		
	Lifetime	64,358,267	135,614,606	210.7%	31,378	89,057,933	118,510,965	133.1%		

**Attachment 4**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase**  
**LTC3+ Comprehensive Policy Form**

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1993	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0000
	1994	102,334	0	0.0%	0.0%	283,795	0	0.0%	0.0%	4.4%	2.7732
	1995	661,683	0	0.0%	0.0%	1,755,971	0	0.0%	0.0%	4.4%	2.6538
	1996	1,956,014	0	0.0%	0.0%	4,967,334	0	0.0%	0.0%	4.4%	2.5395
	1997	2,260,496	13,332	0.6%	0.3%	5,493,371	32,398	0.6%	0.3%	4.4%	2.4302
	1998	2,211,736	57,819	2.6%	1.0%	5,143,422	134,459	2.6%	0.9%	4.4%	2.3255
	1999	2,177,547	145,418	6.7%	2.3%	4,845,851	323,610	6.7%	2.2%	4.4%	2.2254
	2000	2,103,843	183,682	8.7%	3.5%	4,480,222	391,158	8.7%	3.3%	4.4%	2.1295
	2001	2,083,571	261,130	12.5%	4.9%	4,245,984	532,140	12.5%	4.5%	4.4%	2.0378
	2002	2,038,936	341,384	16.7%	6.4%	3,976,099	665,728	16.7%	5.9%	4.4%	1.9501
	2003	1,978,007	384,450	19.4%	7.9%	3,691,179	717,425	19.4%	7.2%	4.4%	1.8661
	2004	1,939,098	414,334	21.4%	9.2%	3,462,748	739,898	21.4%	8.4%	4.4%	1.7858
	2005	1,911,502	481,579	25.2%	10.7%	3,266,477	822,947	25.2%	9.6%	4.4%	1.7089
	2006	1,881,121	488,523	26.0%	11.9%	3,076,133	798,865	26.0%	10.6%	4.4%	1.6353
	2007	1,850,977	506,146	27.3%	13.0%	2,896,499	792,042	27.3%	11.5%	4.4%	1.5648
	2008	1,815,689	1,739,301	95.8%	18.6%	2,718,926	2,604,537	95.8%	15.8%	4.3%	1.4975
	2009	1,797,578	2,259,637	125.7%	25.3%	2,575,890	3,238,011	125.7%	20.7%	4.3%	1.4330
	2010	1,755,875	2,481,834	141.3%	32.0%	2,407,780	3,403,267	141.3%	25.6%	4.3%	1.3713
	2011	1,818,290	1,845,701	101.5%	35.9%	2,385,999	2,421,968	101.5%	28.6%	4.3%	1.3122
	2012	1,812,815	1,842,691	101.6%	39.4%	2,276,377	2,313,892	101.6%	31.2%	4.2%	1.2557
	2013	1,752,885	2,471,605	141.0%	44.3%	2,106,337	2,969,980	141.0%	34.7%	4.2%	1.2016
	2014	1,749,870	3,060,185	174.9%	50.4%	2,012,167	3,518,892	174.9%	38.8%	4.1%	1.1499
Projected Future Experience	2015	1,837,788	3,813,599	207.5%	57.7%	2,027,117	4,206,475	207.5%	43.7%	4.0%	1.1030
	2016	1,832,029	4,884,299	266.6%	67.0%	1,943,043	5,180,268	266.6%	49.7%	4.0%	1.0606
	2017	1,841,657	4,739,165	257.3%	75.1%	1,878,129	4,833,019	257.3%	55.0%	4.0%	1.0198
	2018	1,824,555	6,291,696	344.8%	86.0%	1,789,124	6,169,516	344.8%	61.8%	4.0%	0.9806
	2019	1,729,391	6,489,416	375.2%	96.7%	1,630,584	6,118,650	375.2%	68.4%	4.0%	0.9429
	2020	1,562,559	6,537,465	418.4%	107.1%	1,416,619	5,926,878	418.4%	74.7%	4.0%	0.9066
	2021	1,401,173	5,744,864	410.0%	115.7%	1,221,448	5,007,985	410.0%	79.9%	4.0%	0.8717
	2022	1,248,998	5,680,837	454.8%	124.0%	1,046,916	4,761,703	454.8%	84.7%	4.0%	0.8382
	2023	1,106,870	5,557,862	502.1%	132.0%	892,100	4,479,447	502.1%	89.2%	4.0%	0.8060
	2024	975,320	5,492,581	563.2%	140.0%	755,841	4,256,570	563.2%	93.6%	4.0%	0.7750
	2025	854,639	5,394,303	631.2%	147.8%	636,843	4,019,623	631.2%	97.7%	4.0%	0.7452
	2026	744,808	5,264,482	706.8%	155.4%	533,655	3,772,005	706.8%	101.6%	4.0%	0.7165
	2027	645,604	5,107,035	791.0%	162.8%	444,784	3,518,456	791.0%	105.2%	4.0%	0.6889
	2028	556,667	4,925,441	884.8%	170.0%	368,761	3,262,835	884.8%	108.6%	4.0%	0.6624
	2029	477,460	4,724,975	989.6%	177.0%	304,126	3,009,651	989.6%	111.8%	4.0%	0.6370
	2030	407,394	4,510,408	1107.1%	183.6%	249,516	2,762,479	1107.1%	114.7%	4.0%	0.6125
	2031	345,776	4,283,839	1238.9%	190.0%	203,631	2,522,802	1238.9%	117.4%	4.0%	0.5889
	2032	291,918	4,046,395	1386.1%	196.1%	165,302	2,291,316	1386.1%	119.8%	4.0%	0.5663
	2033	245,185	3,802,022	1550.7%	201.9%	133,499	2,070,131	1550.7%	122.0%	4.0%	0.5445
	2034	204,896	3,553,337	1734.2%	207.3%	107,271	1,860,314	1734.2%	124.0%	4.0%	0.5235
	2035	170,361	3,302,008	1938.2%	212.4%	85,760	1,662,243	1938.2%	125.9%	4.0%	0.5034
	2036	140,933	3,049,134	2163.5%	217.1%	68,217	1,475,909	2163.5%	127.5%	4.0%	0.4840
	2037	116,001	2,795,589	2410.0%	221.5%	53,990	1,301,138	2410.0%	128.9%	4.0%	0.4654
	2038	95,018	2,547,559	2681.1%	225.5%	42,523	1,140,094	2681.1%	130.2%	4.0%	0.4475
	2039	77,456	2,311,997	2984.9%	229.2%	33,330	994,880	2984.9%	131.3%	4.0%	0.4303
	2040	62,817	2,087,790	3323.6%	232.5%	25,991	863,847	3323.6%	132.2%	4.0%	0.4138
	2041	50,695	1,873,601	3695.8%	235.5%	20,169	745,407	3695.8%	133.1%	4.0%	0.3978
	2042	40,722	1,672,480	4107.1%	238.2%	15,578	639,800	4107.1%	133.8%	4.0%	0.3825
	2043	32,551	1,486,260	4565.9%	240.6%	11,973	546,694	4565.9%	134.4%	4.0%	0.3678
	2044	25,896	1,315,102	5078.4%	242.7%	9,159	465,132	5078.4%	134.9%	4.0%	0.3537
	2045	20,508	1,159,214	5652.6%	244.6%	6,974	394,227	5652.6%	135.4%	4.0%	0.3401
	2046	16,172	1,018,375	6297.1%	246.3%	5,288	333,010	6297.1%	135.8%	4.0%	0.3270
	2047	12,697	890,838	7016.1%	247.8%	3,992	280,101	7016.1%	136.1%	4.0%	0.3144
	2048	9,922	775,011	7811.4%	249.0%	3,000	234,310	7811.4%	136.3%	4.0%	0.3023
	2049	7,715	669,861	8682.6%	250.2%	2,243	194,731	8682.6%	136.6%	4.0%	0.2907
	2050	5,960	575,459	9654.6%	251.1%	1,666	160,854	9654.6%	136.7%	4.0%	0.2795
	2051	4,570	491,638	10758.1%	251.9%	1,228	132,138	10758.1%	136.9%	4.0%	0.2688
	2052	3,474	417,521	12019.1%	252.6%	898	107,902	12019.1%	137.0%	4.0%	0.2584
	2053	2,613	352,604	13494.0%	253.2%	649	87,620	13494.0%	137.1%	4.0%	0.2485
	2054	1,941	296,030	15250.9%	253.7%	464	70,732	15250.9%	137.2%	4.0%	0.2389
	2055	1,422	246,332	17320.0%	254.1%	327	56,594	17320.0%	137.3%	4.0%	0.2297
	2056	1,025	202,836	19788.5%	254.5%	226	44,809	19788.5%	137.3%	4.0%	0.2209
	2057	725	165,310	22814.5%	254.7%	154	35,114	22814.5%	137.4%	4.0%	0.2124
	Past	43,171,342	32,415,813	75.1%	0.0%	73,916,850	40,640,982	55.0%	0.0%		
	Future	15,524,407	117,109,507	754.4%	0.0%	12,293,822	77,777,647	632.7%	0.0%		
	Lifetime	58,695,750	149,525,321	254.7%	0.0%	86,210,672	118,418,629	137.4%	0.0%		

Attachment 4  
Brighthouse Life Insurance Company  
Pennsylvania Written Premium and Paid Claim Experience Projections with 56.1% Increase  
LTC3+ Comprehensive Policy Form

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1993	0	0	0.0%	0.0%	0	0	0.0%	0.0%	0.0%	0.0000
	1994	102,334	0	0.0%	0.0%	283,795	0	0.0%	0.0%	4.4%	2.7732
	1995	661,683	0	0.0%	0.0%	1,755,971	0	0.0%	0.0%	4.4%	2.6538
	1996	1,956,014	0	0.0%	0.0%	4,967,334	0	0.0%	0.0%	4.4%	2.5395
	1997	2,260,496	13,332	0.6%	0.3%	5,493,371	32,398	0.6%	0.3%	4.4%	2.4302
	1998	2,211,736	57,819	2.6%	1.0%	5,143,422	134,459	2.6%	0.9%	4.4%	2.3255
	1999	2,177,547	145,418	6.7%	2.3%	4,845,851	323,610	6.7%	2.2%	4.4%	2.2254
	2000	2,103,843	183,682	8.7%	3.5%	4,480,222	391,158	8.7%	3.3%	4.4%	2.1295
	2001	2,083,571	261,130	12.5%	4.9%	4,245,984	532,140	12.5%	4.5%	4.4%	2.0378
	2002	2,038,936	341,384	16.7%	6.4%	3,976,099	665,728	16.7%	5.9%	4.4%	1.9501
	2003	1,978,007	384,450	19.4%	7.9%	3,691,179	717,425	19.4%	7.2%	4.4%	1.8661
	2004	1,939,098	414,334	21.4%	9.2%	3,462,748	739,898	21.4%	8.4%	4.4%	1.7858
	2005	1,911,502	481,579	25.2%	10.7%	3,266,477	822,947	25.2%	9.6%	4.4%	1.7089
	2006	1,881,121	488,523	26.0%	11.9%	3,076,133	798,865	26.0%	10.6%	4.4%	1.6353
	2007	1,850,977	506,146	27.3%	13.0%	2,896,499	792,042	27.3%	11.5%	4.4%	1.5648
	2008	1,815,689	1,739,301	95.8%	18.6%	2,718,926	2,604,537	95.8%	15.8%	4.3%	1.4975
	2009	1,797,578	2,259,637	125.7%	25.3%	2,575,890	3,238,011	125.7%	20.7%	4.3%	1.4330
	2010	1,755,875	2,481,834	141.3%	32.0%	2,407,780	3,403,267	141.3%	25.6%	4.3%	1.3713
	2011	1,818,290	1,845,701	101.5%	35.9%	2,385,999	2,421,968	101.5%	28.6%	4.3%	1.3122
	2012	1,812,815	1,842,691	101.6%	39.4%	2,276,377	2,313,892	101.6%	31.2%	4.2%	1.2557
Projected Future Experience	2013	1,752,885	2,471,605	141.0%	44.3%	2,106,337	2,969,980	141.0%	34.7%	4.2%	1.2016
	2014	1,749,870	3,060,185	174.9%	50.4%	2,012,167	3,518,892	174.9%	38.8%	4.1%	1.1499
	2015	1,837,788	3,813,599	207.5%	57.7%	2,027,117	4,206,475	207.5%	43.7%	4.0%	1.1030
	2016	1,832,029	4,884,299	266.6%	67.0%	1,943,043	5,180,268	266.6%	49.7%	4.0%	1.0606
	2017	1,841,657	4,739,165	257.3%	75.1%	1,878,129	4,833,019	257.3%	55.0%	4.0%	1.0198
	2018	1,825,326	6,291,696	344.7%	86.0%	1,789,879	6,169,516	344.7%	61.8%	4.0%	0.9806
	2019	2,127,678	6,481,611	304.6%	95.9%	2,006,116	6,111,291	304.6%	68.1%	4.0%	0.9429
	2020	2,240,055	6,477,115	289.1%	104.7%	2,030,839	5,872,165	289.1%	73.7%	4.0%	0.9066
	2021	2,018,867	5,619,679	278.4%	111.5%	1,759,913	4,898,858	278.4%	78.1%	4.0%	0.8717
	2022	1,799,561	5,506,756	306.0%	118.1%	1,508,400	4,615,787	306.0%	82.3%	4.0%	0.8382
	2023	1,594,742	5,355,439	335.8%	124.4%	1,285,308	4,316,301	335.8%	86.2%	4.0%	0.8060
	2024	1,405,172	5,275,410	375.4%	130.7%	1,088,962	4,088,270	375.4%	89.8%	4.0%	0.7750
	2025	1,231,273	5,169,810	419.9%	136.9%	917,496	3,852,339	419.9%	93.4%	4.0%	0.7452
	2026	1,073,016	5,038,054	469.5%	143.0%	768,816	3,609,769	469.5%	96.7%	4.0%	0.7165
	2027	930,076	4,881,332	524.8%	149.0%	640,769	3,362,959	524.8%	99.8%	4.0%	0.6889
	2028	801,934	4,702,533	586.4%	154.8%	531,237	3,115,171	586.4%	102.7%	4.0%	0.6624
	2029	687,816	4,506,558	655.2%	160.4%	438,116	2,870,527	655.2%	105.5%	4.0%	0.6370
	2030	586,871	4,297,870	732.3%	165.9%	359,439	2,632,307	732.3%	108.0%	4.0%	0.6125
	2031	498,098	4,078,464	818.8%	171.1%	293,336	2,401,854	818.8%	110.3%	4.0%	0.5889
	2032	420,510	3,849,346	915.4%	176.2%	238,118	2,179,734	915.4%	112.5%	4.0%	0.5663
	2033	353,186	3,614,210	1023.3%	180.9%	192,303	1,967,871	1023.3%	114.4%	4.0%	0.5445
	2034	295,147	3,375,498	1143.7%	185.4%	154,521	1,767,208	1143.7%	116.2%	4.0%	0.5235
	2035	245,398	3,134,753	1277.4%	189.7%	123,534	1,578,047	1277.4%	117.8%	4.0%	0.5034
	2036	203,006	2,892,985	1425.1%	193.6%	98,264	1,400,327	1425.1%	119.2%	4.0%	0.4840
	2037	167,092	2,650,986	1586.5%	197.3%	77,769	1,233,835	1586.5%	120.5%	4.0%	0.4654
	2038	136,866	2,414,561	1764.2%	200.6%	61,251	1,080,574	1764.2%	121.6%	4.0%	0.4475
	2039	111,570	2,190,253	1963.1%	203.7%	48,010	942,492	1963.1%	122.6%	4.0%	0.4303
	2040	90,483	1,976,979	2184.9%	206.5%	37,438	817,998	2184.9%	123.4%	4.0%	0.4138
	2041	73,021	1,773,442	2428.7%	209.0%	29,051	705,559	2428.7%	124.2%	4.0%	0.3978
	2042	58,655	1,582,483	2697.9%	211.3%	22,438	605,372	2697.9%	124.8%	4.0%	0.3825
	2043	46,887	1,405,795	2998.3%	213.4%	17,246	517,097	2998.3%	125.3%	4.0%	0.3678
	2044	37,300	1,243,496	3333.8%	215.2%	13,192	439,806	3333.8%	125.8%	4.0%	0.3537
	2045	29,539	1,095,754	3709.5%	216.8%	10,046	372,646	3709.5%	126.2%	4.0%	0.3401
	2046	23,294	962,354	4131.3%	218.2%	7,617	314,691	4131.3%	126.5%	4.0%	0.3270
	2047	18,289	841,612	4601.8%	219.4%	5,750	264,624	4601.8%	126.8%	4.0%	0.3144
	2048	14,291	732,010	5122.2%	220.5%	4,321	221,310	5122.2%	127.1%	4.0%	0.3023
	2049	11,112	632,554	5692.3%	221.5%	3,230	183,886	5692.3%	127.3%	4.0%	0.2907
	2050	8,585	543,300	6328.2%	222.3%	2,400	151,864	6328.2%	127.4%	4.0%	0.2795
	2051	6,582	464,075	7050.2%	223.0%	1,769	124,730	7050.2%	127.6%	4.0%	0.2688
	2052	5,004	394,045	7875.2%	223.6%	1,293	101,835	7875.2%	127.7%	4.0%	0.2584
	2053	3,764	332,725	8840.2%	224.1%	935	82,680	8840.2%	127.8%	4.0%	0.2485
	2054	2,796	279,298	9989.7%	224.5%	668	66,735	9989.7%	127.8%	4.0%	0.2389
	2055	2,049	232,378	11343.5%	224.9%	471	53,388	11343.5%	127.9%	4.0%	0.2297
	2056	1,476	191,323	12958.7%	225.2%	326	42,265	12958.7%	127.9%	4.0%	0.2209
	2057	1,044	155,910	14938.7%	225.4%	222	33,118	14938.7%	128.0%	4.0%	0.2124
Past Future Lifetime											
	Past	43,171,342	32,415,813	75.1%	0.0%	73,916,850	40,640,982	55.0%	0.0%		
	Lifetime	64,358,774	145,060,267	225.4%	0.0%	90,487,661	115,807,787	128.0%	0.0%		

**Attachment 5**  
**Brighthouse Life Insurance Company**  
**Reserve Balance at 12/31/2017**  
**LTC3+ Comprehensive Policy Form**

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve <sup>(1)</sup>	Year-End Active Life Reserve	Claim Reserve <sup>(1)</sup>	Year-End Active Life Reserve
1993	0		0	
1994	0		0	
1995	0		0	
1996	41,910		0	
1997	0		0	
1998	0		0	
1999	309,520		0	
2000	86,314		0	
2001	269,681		0	
2002	48,807		0	
2003	766,648		0	
2004	384,796		0	
2005	1,436,224		0	
2006	966,866		240,410	
2007	1,851,571		213,345	
2008	2,876,493		31,924	
2009	4,371,618		89,117	
2010	7,218,403		95,265	
2011	10,029,469		168,620	
2012	19,205,648		228,300	
2013	30,922,106		743,256	
2014	40,442,980		1,218,618	
2015	64,363,004		2,300,894	
2016	91,206,625		2,423,270	
2017	126,652,764	730,229,049	4,376,910	31,565,479

*(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve. Each of these items are discounted to incurral using 4.5%.*

**Attachment 6**  
**Brighthouse Life Insurance Company**  
**Nationwide Actual Experience Projections by Duration, with No Increase**  
**With No Interest**  
**LTC3+ Comprehensive Policy Form**

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	64,789,566	5,107,471	7.9%
2	61,919,643	8,227,175	13.3%
3	60,206,961	14,269,692	23.7%
4	58,891,849	12,124,092	20.6%
5	58,054,517	18,716,056	32.2%
6	57,435,019	29,719,503	51.7%
7	56,702,378	29,723,117	52.4%
8	55,635,692	35,567,552	63.9%
9	54,348,333	43,804,735	80.6%
10	52,826,207	51,801,494	98.1%
11	51,597,994	54,262,685	105.2%
12	50,640,093	58,259,023	115.0%
13	49,563,022	73,117,579	147.5%
14	48,715,545	83,979,585	172.4%
15	47,535,901	99,699,656	209.7%
16	47,128,552	105,023,823	222.8%
17	47,359,167	119,889,300	253.1%
18	46,353,370	125,848,658	271.5%
19	46,125,554	134,951,746	292.6%
20	46,763,731	130,665,749	279.4%
21	46,939,050	129,789,424	276.5%
22	47,864,566	133,478,151	278.9%
23	47,375,883	128,199,442	270.6%
24	44,912,917	130,034,079	289.5%
25	41,012,079	131,537,414	320.7%
26	36,655,890	130,254,024	355.3%
27	32,459,482	127,996,679	394.3%
28	28,557,144	124,624,318	436.4%
29	24,965,480	120,391,046	482.2%
30	21,689,750	115,420,325	532.1%
31	18,728,937	109,897,711	586.8%
32	16,075,783	104,017,007	647.0%
33	13,717,901	97,779,540	712.8%
34	11,639,037	91,414,360	785.4%
35	9,820,115	84,865,752	864.2%
36	8,240,418	78,322,247	950.5%
37	6,878,535	71,973,079	1046.3%
38	5,712,560	65,748,932	1151.0%
39	4,720,619	59,654,430	1263.7%
40	3,881,691	53,711,551	1383.7%
41	3,176,086	48,094,985	1514.3%
42	2,585,739	42,877,099	1658.2%
43	2,094,232	37,976,948	1813.4%
44	1,686,980	33,389,081	1979.2%
45	1,351,167	29,079,060	2152.1%
46	1,075,658	25,108,596	2334.3%
47	850,883	21,536,046	2531.0%
48	668,532	18,349,282	2744.7%
49	521,518	15,469,388	2966.2%
50	403,872	12,913,375	3197.4%
51	310,445	10,692,767	3444.3%
52	236,794	8,739,023	3690.6%
53	179,211	7,071,786	3946.1%
54	134,558	5,689,327	4228.1%
55	100,225	4,533,536	4523.3%
56	74,057	3,576,198	4829.0%
57	54,274	2,808,936	5175.5%
58	39,454	2,182,394	5531.5%
59	28,436	1,665,098	5855.5%
60	20,323	1,262,237	6211.0%
Total	1,550,033,375	3,656,883,366	235.9%

**Attachment 7**  
**Brighthouse Life Insurance Company**  
**Pennsylvania Actual Experience Projections by Duration, with No Increase**  
**With No Interest**  
**LTC3+ Comprehensive Policy Form**

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	2,358,260	38,451	1.6%
2	2,279,778	18,961	0.8%
3	2,242,115	140,668	6.3%
4	2,181,375	64,628	3.0%
5	2,126,633	343,436	16.1%
6	2,094,109	615,365	29.4%
7	2,043,711	329,623	16.1%
8	1,992,951	1,812,158	90.9%
9	1,948,513	1,040,247	53.4%
10	1,920,495	2,031,853	105.8%
11	1,904,243	1,444,380	75.9%
12	1,859,411	1,817,830	97.8%
13	1,818,543	1,657,728	91.2%
14	1,786,671	973,722	54.5%
15	1,746,561	1,987,908	113.8%
16	1,793,132	2,759,554	153.9%
17	1,822,658	3,692,094	202.6%
18	1,767,458	4,044,130	228.8%
19	1,783,073	3,592,046	201.5%
20	1,792,258	5,149,080	287.3%
21	1,790,359	3,435,942	191.9%
22	1,833,922	5,655,986	308.4%
23	1,811,858	5,381,704	297.0%
24	1,726,845	5,238,842	303.4%
25	1,586,191	5,342,781	336.8%
26	1,428,720	5,358,472	375.1%
27	1,275,908	5,321,349	417.1%
28	1,132,721	5,238,903	462.5%
29	999,762	5,112,137	511.3%
30	877,330	4,954,062	564.7%
31	765,522	4,767,631	622.8%
32	664,284	4,557,267	686.0%
33	573,325	4,333,320	755.8%
34	492,176	4,098,567	832.7%
35	420,229	3,850,037	916.2%
36	356,826	3,598,706	1008.5%
37	301,355	3,348,198	1111.0%
38	253,186	3,097,994	1223.6%
39	211,618	2,845,414	1344.6%
40	175,962	2,589,527	1471.6%
41	145,573	2,343,316	1609.7%
42	119,835	2,114,374	1764.4%
43	98,176	1,900,154	1935.5%
44	80,049	1,692,883	2114.8%
45	64,956	1,499,744	2308.9%
46	52,457	1,319,517	2515.4%
47	42,165	1,155,326	2740.0%
48	33,729	1,011,526	2999.0%
49	26,843	878,804	3273.9%
50	21,260	760,606	3577.7%
51	16,762	655,361	3909.8%
52	13,153	556,022	4227.3%
53	10,268	467,853	4556.4%
54	7,973	392,189	4919.1%
55	6,151	326,736	5312.1%
56	4,711	268,838	5706.3%
57	3,578	221,706	6195.8%
58	2,691	180,785	6718.5%
59	2,001	144,036	7199.1%
60	1,468	113,761	7747.8%
Total	58,693,845	139,684,238	238.0%

# Brighthouse

FINANCIAL

Brighthouse Life Insurance Company  
PO Box 40006  
Lynchburg, VA 24506

February 26, 2019

Honorable Jessica Altman  
Insurance Commissioner  
Pennsylvania Department of Insurance (Department)  
1326 Strawberry Square  
Harrisburg, Pennsylvania 17120

RE: Brighthouse Life Insurance Company  
Company NAIC # 87726  
SERFF Tracking # MILL-131718987

Dear Commissioner Altman:

This letter sets forth the conditions under which Milliman USA ("Milliman") is authorized to act on behalf of Brighthouse Life Insurance Company, which operates under the Brighthouse Financial brand, with respect to the individual long term care insurance rate filing referenced above (the "LTC Rate Filings") and outlines the relationship between Brighthouse Life Insurance Company and Genworth Life Insurance Company ("GLIC").

Please be advised that Milliman USA ("Milliman") has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the Brighthouse Life Insurance Company long term care insurance policies ("Reinsured Policies"), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the "Agreements"). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, Brighthouse Life Insurance Company hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman's agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Meredith Ratajczak, Chief Actuary, at 11225 North Community House Road, Charlotte, NC 28277, or via email at [meredith.ratajczak@brighthousefinancial.com](mailto:meredith.ratajczak@brighthousefinancial.com), or by telephone at 980 949 4427.

Sincerely,



D. Burt Arrington  
Vice President and Assistant Secretary  
Brighthouse Life Insurance Company

[company name short]  
[company addr 1]  
[company addr2]  
[company city, st zip]

**IMPORTANT CHANGE – DECISION REQUIRED**

[mailing name1]  
[mailing name2]  
[address line 1]  
[address line 2]  
[address line 3]  
[address line 4]  
[address line 5]

Dear [insured\_name1],

Thank you for choosing Brighthouse Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>** This increase will take place in a phased manner detailed on the enclosed option page.] Please note that this increase is not due to a change in your health, age, or claims history.

**Given this change, we are offering you several choices to adjust your coverage to meet your needs.** These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision.

Once again, thank you for being a Brighthouse Life Insurance Company policyholder.

Sincerely,

Your Customer Service Team

P.S. This premium increase notice is not a bill. [**<if not EFT>**-you will be billed separately.] Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Underwritten by Brighthouse Life Insurance Company, Lynchburg, VA

**NOTE: gray shading indicates print in blue font**

The premium on your long term care insurance policy is increasing.

You have [3] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Adjust your coverage to reduce your premiums
- 3 **<if nonfor available>** {See Addendum for CNF, OLB & NFO text variations}

**Long Term Care Insurance**

Premium Increase Notice

[mm/dd/yyyy]  
[company name long]  
[Company Copyright]

**Policyholder:**

[Insured\_name1]

**Policy Number:**

[policy\_number]

**Agent:**

[servicing agent name]  
[servicing agency name]  
[servicing\_agent\_address1]  
[servicing\_agent\_address2]  
[servicing\_agent\_address3]  
[servicing\_agent\_address4]  
[servicing\_agent\_address5]  
[servicing\_agent\_phone]

**Customer Service:**

**[999 999.9999]**

[company\_hours1]  
[company\_hours2]  
**[Fax:** [company\_fax]



### Addendum

For point #3 in top right:

[<if CNF > Pay nothing more and receive coverage equal to 30 times your Nursing Home Daily benefit or the total premiums you have paid excluding waived premium whichever is greater <or if OLB> Pay nothing more and receive coverage equal to premiums you have paid minus any benefits paid <or if NFO> The Non-Forfeiture rider, if exercised, results in a paid-up long term care insurance benefit according to your contract provisions]

[company name short] Customer service:  
[company address 1] [company\_phone]  
[company city state zip] [company hours2]  
[company hours1]  
Fax: [company fax]

Policyholder: [insured name2]  
Date: [mm/dd/yyyy]  
Policy number: [policy number]  
Premium before increase: [\$99,999.99] [mode]

NOTE: gray shading indicates print in blue font

Your options:	① Keep current coverage	② Adjust your coverage	③ Pay nothing more
If you are adjusting your coverage, simply check the blue box beside your selection below, and sign and return this page to the fax or address above. <b>If you choose to keep your current coverage, no action is required.</b>	If you are comfortable with your current level of coverage, pay the increased premium [ <b>&lt;not EFT&gt; when you receive your next bill</b> ]. If we don't hear from you by [Mmmm dd, yyyy] this [999.999%] increase will take effect.	If you are comfortable having less coverage, you may have options such as: reducing the total amount of benefits available to pay for care, reducing the length of time benefits last, increasing the amount of time before benefits begin, and/or modifying any inflation protection you may have. The alternatives below allows you to maintain some protection against long term care costs while keeping your premium down. There may be other ways that you can reduce your benefits and premiums beyond those listed.	[See Addendum for nonforfeiture wording placed here.] If you select this option, you will receive a follow-up letter confirming the amount of your coverage.
		[Alternative A]	[Alternative B]
[Daily maximum benefit]	[\$500.00]	[\$400.00]	[\$500.00]
[Benefit coverage period]	[Unlimited]	[6 years]	[4 years]
[Elimination period]	[100 days]	[100 days]	[100 days]
[Inflation protection]	[Compound 5%]	[Compound 5%]	[Compound 3%]
[Mode] premium	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]
			<input type="checkbox"/> Pay nothing more

<if CPI> These amounts do not reflect increases in your premium that may occur as a result of your acceptance of the Cost of Inflation benefit offers that you may receive. As a result, the premium amounts may vary based on benefit increases actually accepted. <if Phased> Your policies rate increase is phasing in over a number of years; the remaining dates are listed on the reverse. The amount of the phased quarterly rate increase will vary depending on your selection above.

**You do not need to return this form if you are keeping your current coverage.** If changing your coverage, please remember to check the blue box above to indicate your choice, then sign and return this form by: [Mmmm dd, yyyy].

Policyholder Signature

Date

By signing, you (1) authorize [company name] to make the requested changes to your Long Term Care Insurance policy; and (2) represent that you have read and understand the information

contained in this form and the enclosed letters, including the Important Information Regarding This Premium Increase.

Coverage Options

Page [2] of [m]

Policyholder:  
Date: [insured\_ name1]  
Policy number: [mm/dd/yyyy]  
Premium before [contract number]  
increase: [\$99,999.99] [Mode]

Phased Premiums:

The amount of the phased [Mode] rate increase will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	[Alternative [A]]	[Alternative B]	[Alternative C]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...	...	...	...	...
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

Addendum:

Rules for printing nonforfeiture text in the “3 Pay nothing more” column:

[<if contingent nonforfeiture>If you would like to stop paying premiums on your contract you can elect the Contingent Nonforfeiture benefit. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your contract excluding waived premium whichever is greater.

[<if nonforfeiture Rider>If you would like to stop paying premiums on your contract you may exercise the non-forfeiture rider that you purchased with your contract.

[<if OLB> If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

### About this premium increase

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This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase and it is not due to a change in your individual health, age, claims history, or any other individual characteristic. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurers to support rate increase requests with actuarial justification.

### Guaranteed renewable

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Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible or likely](#) that your premium will increase again in the future.

### Benefits

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The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

### Considerations related to reducing your benefits

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All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available.

If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. **If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.**

Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

### Select a Limited Benefit with No Further Premium Requirement

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#### <if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

**Please note:** This rider could significantly reduce the policy benefits. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

**<if CNF >**

**You may elect a Contingent Non-Forfeiture Benefit.** This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

**Please note:** This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

**<OR>****<if OLB>**

**You may elect an Optional Limited Benefit.** As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit, which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

**Please note:** This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

**Waiver of premium benefit**

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. If your policy does not provide a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

**Payments by automatic withdrawal/third-party account/online banking**

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

**Time frame to reverse decision**

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction.

**<For those states that require the rate increase history (currently AL, NH and VA)>****Rate increase history**

In accordance with the requirements of [\[issue state\]](#) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Brighthouse Life Insurance Company